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TWENTIETH ANNUAL  
INSURANCE REPORT

OF THE

AUDITOR OF PUBLIC ACCOUNTS

OF THE

*STATE OF ILLINOIS.*

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**PART 1.—Fire and Fire-Marine Insurance.**

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1888.

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SPRINGFIELD, ILL.:  
H. W. ROKKER, PRINTER AND BINDER  
1888.





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# INSURANCE REPORT.

## PART I.

### FIRE, MARINE AND INLAND INSURANCE.

OFFICE OF AUDITOR OF PUBLIC ACCOUNTS,  
SPRINGFIELD, ILL., March 15, 1888.

*His Excellency, RICHARD J. OGLESBY, Governor of Illinois:*

SIR—Part I of the Twentieth Annual Insurance Report of this office is herewith respectfully submitted. It embraces the annual statements of all the companies, two hundred and eight in number, which have complied with the general laws of this State governing the business of fire and marine insurance, and are licensed at this date to transact their appropriate business during the current year.

These companies are those which transact the business of Fire, Marine (Ocean or Inland), Steam Boiler, Plate-Glass, Fidelity and Accident Insurance, excepting those which transact an accident in connection with a life insurance business and report the business of both departments in one statement. Such companies will be found in Part II of this report. In the statements are shown the financial condition of the companies, their operations during the past year and the business transacted by them in this State during the same period. The tabulations preceding the statements of companies exhibit in form convenient for reference and comparison, the information contained therein; showing, in respect to each company, the character of assets, the nature of liabilities, the sources of income, the purposes of expenditures and the business written and in force with comparative ratios and percentages.

The companies which have complied up to this date may be classified as follows:

Joint stock companies of Illinois.....	8
Mutual companies of Illinois.....	13
Joint stock companies of other States.....	139
Mutual companies of other States.....	9
Foreign companies.....	28
Casualty companies.....	11

There are, in addition, one hundred and sixty-one district, county and township mutual fire insurance companies organized in this State, and authorized to transact business.

The names of these companies, their location, the names of their officers, the law under which operating, and the date of commencing business, will be found in Table numbered 12, and an exhibit of their condition and business is given in Table numbered 13.

One township company—The Farmers' Mutual Fire Insurance Company of Lisbon—discontinued business during the past year.

## NEW COMPANIES.

Two companies have been added to the list of mutual companies of this State, viz: The Pacific Mutual Fire Insurance Company of Alton—mentioned in the last report as having filed its charter—and the Protection Mutual Fire Insurance Company of Hyde Park. Both companies, upon examination, were found to be possessed of the number and amount of agreements for insurance, and premium notes and the amount of cash required of mutual companies by the act of March 11, 1839, and were authorized to commence business.

A charter has also been filed for the incorporation of the Prudential Fire Association of Chicago, a joint stock company, but the other acts required by the statute to effect incorporation and secure authority to transact business, have not been performed.

### THERE HAVE ALSO BEEN INCORPORATED—

*Under the County Fire Insurance Act of June 2, 1877:*

The Jerseyville Mutual County Fire Insurance Company of Jerseyville, Ill.

*Under the Township Mutual Fire Insurance Act of March 24, 1874:—*

The Brenton and Pella Township Mutual Fire Insurance Company of Piper City, Ill.; The Derinda Township Mutual Fire Insurance Company, Derinda Township, Ill.; The Scott and Marion Mutual Fire and Lightning Insurance Company of Stillman Valley, Ill.

*And under the County Mutual Live Stock Insurance Act of June 16, 1887:—*

The Chicago Mutual Live Stock Insurance Company of Chicago, Ill.; The Cook County Mutual Live Stock Insurance Company of Chicago, Ill., and The Cook County Provident Mutual Live Stock Insurance Company of Chicago, Ill.

## ADMITTED.

Since the date of last report, authority to do business in this State has been given thirteen companies that had not, prior to the date of such authority, been doing business in Illinois.

Table No. 1 gives the name, location, date of admission, and amount of paid up capital stock, of each company so admitted. Each company named complied with the requirements of the insurance laws of this State.



TABLE NO. I.

*Companies of other States and foreign countries admitted to transact business in the State of Illinois, from the date of last report to March 1, 1888.*

Name of Company.	Location.	Date of Admission.	Capital.
Commonwealth .....	New York, N. Y. ....	1887, Apr. 11	\$500,000 00
Hibernia .....	New Orleans, La. ....	1888, Mar. 1	400,000 00
Insurance Company of Dakota .....	Sioux Falls, D. T. ....	1887, May 3	200,000 00
Liberty .....	New York, N. Y. ....	1887, Apr. 28	1,000,000 00
Mannheim .....	*Mannheim, Gy. ....	1887, May 12	200,000 00
Marine Ins. Co., limited.....	*London, Eng. ....	1887, June 21	200,000 00
Meriden Fire .....	Meriden, Conn. ....	1888, Feb. 27	200,000 00
Minneapolis Mutual Fire.....	Minneapolis, Minn. ....	1887, Apr. 16	.....
Ohio Farmers .....	LeRoy, Ohio. ....	1887, Oct. 8	.....
Southern California .....	Los Angeles, Cal. ....	1887, Apr. 30	200,000 00
Watertown Fire .....	Watertown, D. T. ....	1887, May 13	100,000 00
Western Fire and Marine .....	Sioux Falls, D. T. ....	1887, June 22	100,000 00
Western Home .....	Sioux City, Iowa ....	1888, Feb. 13	200,000 00
Total.....			\$3,300,000 00

\* Deposit capital in United States.

## WITHDRAWN.

Thirteen companies of other states, as shown in Table No. 2, which were included in the preceding report, have ceased to do business in this State.

TABLE NO. 2.

*Name and location of all Companies of other States doing business in Illinois, at or since the date of last report, which do not appear in this report; also, showing amount of paid up capital.*

Name of Company.	Location.	Paid up Capital
Albany .....	Albany..... N. Y.	\$200,000 00
American Exchange Fire.....	New York..... N. Y.	200,000 00
Aurora Fire and Marine.....	Cincinnati..... Ohio.	100,000 00
Birmingham Fire.....	Pittsburgh..... Penn.	200,000 00
Commerce .....	Albany..... N. Y.	200,000 00
Clinton Fire.....	New York..... N. Y.	250,000 00
Factors' and Traders' .....	New Orleans..... La.	700,000 00
Montauk Fire .....	Brooklyn..... N. Y.	200,000 00
Mechanics' Fire.....	Brooklyn..... N. Y.	250,000 00
North American.....	Boston..... Mass.	200,000 00
Pennsylvania.....	Pittsburgh..... Penn.	200,000 00
Sterling Fire .....	New York..... N. Y.	350,000 00
Washington Fire and Marine.....	Boston..... Mass.	1,000,000 00
Total.....		\$4,050,000 00

## SECURITIES.

Securities, as follows, are now held by this department for the benefit of the policyholders of the company making the deposit. They are deposited under the provisions of the reciprocal section of the insurance law of this State, Sec. 29, Act of March 11, 1869:

## SCHEDULE OF SECURITIES.

Name of Company.	Location.	Kind of Security.	Par value of stock.
Virginia Fire and Marine.....	Virginia....	United States Bonds...	\$10,000 00

The tables which follow hereafter present the following items, pertaining to the aggregate business and condition December 31, 1887, of all the fire and marine companies which, up to the date of this report, have complied with the laws of this State. The corresponding items for December 31, 1886, are also inserted for the sake of comparison:

	1886.	1887.
Number of companies.....	195	197
Paid up capital, including U. S. deposit capital only, of foreign companies .....	\$70,226,379 80	\$69,954,020 00
Admitted assets, excluding assessment notes and assets of foreign companies held abroad.....	207,050,774 44	210,473,511 68
Liabilities except capital.....	81,504,511 50	88,559,585 91
Surplus.....	55,319,883 14	52,133,438 81
Premiums received.....	97,479,246 26	100,777,914 20
Total income.....	106,428,028 34	110,091,494 34
Losses paid.....	55,921,295 34	62,195,304 46
Dividends paid.....	6,935,239 64	6,878,549 69
Total expenditures.....	96,524,322 78	105,028,089 51
Per cent. of total income expended.....	90 69	95 40
Total risks in force.....	12,149,681,414 86	13,070,640,421 00
Total net assets, including assessment notes of mutual companies.....	201,012,861 41	202,655,371 35
Amount of net assets owned for every \$100 insured.....	1 65	1 55

The business transacted in this State during the years 1886 and 1887 is as follows:

	1886.	1887.
Fire risks written.....	\$704,092,241 00	\$752,082,932 00
Marine and inland risks written.....	64,483,557 00	72,902,249 00
Total risks written.....	\$768,575,798 00	\$824,985,181 00
Premiums received on fire risks written.....	\$8,449,734 82	\$8,862,083 49
Premiums received on marine risks written.....	240,545 48	264,095 19
Total premiums received.....	\$8,690,280 30	\$9,126,178 68
Fire, marine and inland losses incurred.....	\$3,914,737 33	\$5,092,194 98
Expenses estimated at 30 per cent. of premiums received.....	2,607,084 09	2,737,853 60
	\$6,521,821 42	\$7,830,048 58
Leaving an apparent profit on the business in this State, of.....	\$2,168,458 88	\$1,296,130 10
Average premium rate charged on each \$100 insured.....	1 13	1 11
Amount of losses incurred on each \$100 insured.....	0 51	0 62
Amount of losses incurred on each \$1 of premiums received.....	0 45	0 56

The amount of business transacted in this State by each company, with the corresponding average premium rate and the ratio of losses to risks written and to premiums received, is shown in tables numbered 8 and 9.

A comparison of the business of last year with that of former years since 1869 is presented in tables numbered 10 and 11.

The companies which have withdrawn and the companies which have been admitted are equal in number, viz:—thirteen—and by reason of the organization of the two mutual companies before mentioned the number embraced in this report is two larger than the number in the last report.

The result of the business in this State during the year which has just closed is not as favorable to the underwriting companies as that of its predecessor. In the figures given above may be noticed a disproportionate increase in losses incurred as compared with the increase in risks written and premiums received. The fire and marine business transacted in the State during 1887, by the companies embraced in this report, as compared with that transacted in 1886, shows an increase in risks written of \$56,409,383; an increase in premiums received of \$435,898.38, and an increase in losses incurred of \$1,177,457.65. This increase in amount of losses incurred is equivalent to an increase in the ratio of losses to risks written of eleven cents per \$100 insured over that of 1886, and is about equal to the ratio for 1885. The losses in this State of either of these two years—1885 and 1887—show a higher ratio to risks written, as well as premiums received, than those of any year since 1874.

The losses incurred in this State on insured property in 1887 reached the sum of \$5,092,194.98. Is the annual destruction to this extent of the material wealth of this State unavoidable? It is beyond question that this amount is far beyond the minimum—or the amount which may reasonably be expected from unavoidable causes. Fire insurance statistics show that a large percentage of losses is due to incendiarism, while carelessness, criminal or otherwise, is no small factor in the general result. How to remedy this evil and confine this property destruction to its legitimate limits, is a question which is receiving much attention, and is well worthy the serious consideration of the Legislature of this State. The investigation of the cause of all fires by some designated official in each locality, would furnish valuable statistics, and useful information for determining the proper remedy.

Mention was made in the last report of a number of suits instituted during the year 1886, against several agents in Chicago for violating the fire insurance law by effecting insurance in companies not licensed to do business in this State. These proceedings resulted, as was anticipated, in the discovery of evidence of a large number of additional violations, by other agents, and in some cases, extending over a considerable period of time. As a consequence other suits were commenced during 1887, against agents and companies for such violations. The majority of these have not been disposed of and are still pending. Nine of them up to the date of this report have been settled by confession of judgment, in eight of which the statutory penalty has been collected, and paid into the State Treasury.



TABLE No. 3.

*Detailed Statement of Assets of each Fire and Fire-Marine Insurance Company complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1887.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks ow'd by company.	Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Prem's in due course of collect'n	All other admitted assets.	Aggregate amount of available assets.
Firemen's.....Chicago.	\$70,800 00	\$68,200 00	\$54,122 00	\$8,720 23	\$13,447 24	\$4,410 41	\$3,339 96	.....	\$23,018 81
Forest City.....Rockford.	.....	223,963 67	11,500 00	24,800 00	26,505 55	6,999 03	.....	\$86,981 89	380,750 14
German Insurance and Savings Institution.....Quincy.	15,000 00	1,451,341 27	233,855 00	63,223 67	181,487 81	52,055 40	108,019 41	182,190 12	2,187,172 68
German Fire.....Peoria.	36,296 20	196,221 85	.....	15,000 00	2,350 06	8,898 87	2,230 65	93 00	261,090 62
Packers and Provision Dealers.....Chicago.	6,500 00	231,285 00	50,000 00	36,697 00	35,146 28	12,147 97	37,896 64	13,525 68	443,198 57
Rockford.....Rockford.	.....	181,200 00	71,838 75	13,313 99	18,832 40	3,654 37	3,389 50	.....	292,229 01
Traders'.....Chicago.	44,930 00	270,626 09	57,410 00	80,985 00	57,029 96	12,027 21	30,067 72	145,916 89	698,492 87
Total.....	13,695 98	110,000 00	1,120,760 00	.....	64,215 38	875 85	43,226 42	27,500 97	1,580,354 58
	\$187,222 18	\$2,352,837 88	\$1,599,485 78	\$242,748 89	\$399,014 68	\$101,069 09	\$228,170 30	\$756,268 55	\$5,866,817 32

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Zena.....Conn.	\$355,000 00	\$45,145 00	\$7,726,417 00	\$8,270 00	\$901,764 18	\$1,459 37	\$372,478 42	.....	\$9,415,513 97
Agricultural.....N. Y.	155,835 44	1,021,632 58	204,353 50	58,520 00	194,953 85	30,416 22	62,359 28	\$16,941 22	1,746,012 00
Allemania Fire.....Pa.	72,200 00	114,800 00	16,215 00	58,500 00	33,232 60	2,622 10	11,028 56	4,687 95	313,306 21
Amazon.....Ohio.	91,500 00	32,205 90	163,496 00	171,712 50	27,886 23	1,147 77	38,903 52	2,775 15	529,636 07
American.....N. J.	356,764 36	920,726 75	533,375 00	.....	52,584 43	22,214 06	21,926 11	4,236 30	1,911,887 01
American.....Mass.	.....	476,718 50	49,306 25	49,306 25	18,601 86	3,988 06	4,478 06	33,375 59	586,468 32
American Central.....Mo.	285,982 44	.....	717,000 00	90,000 00	53,838 45	.....	82,676 88	.....	1,229,497 77
American Fire.....Pa.	282,695 13	894,539 50	941,862 36	84,900 00	102,345 79	15,385 62	35,154 49	8,428 30	2,315,321 19
Anglo-Nevada Assurance Corporation.....N. Y.	.....	55,220 00	1,011,178 00	114,250 00	69,785 01	2,268 32	35,010 72	.....	1,287,712 05
Cal.....Cal.	637,500 00	.....	1,522,050 00	.....	121,403 54	27,243 79	124,546 98	2,588 87	2,435,333 18

Armenia.....	Pa.	30,828 74	196,689 81	16,450 00	8,500 00	34,014 65	4,801 66	3,543 18	304 15	295,132 19
Atlantic Fire and Marine.....	R. I.	156,180 26	84,998 00	221,883 00	.....	2,381 00	.....	2,381 00	.....	2,381 00
Bedman's Fire and Marine.....	Pa.	58,331 72	223,022 00	923,022 00	.....	678 42	.....	1,269 82	1,269 82	400,983 32
Boston Marine.....	Mass.	449,300 00	516,384 00	104,780 00	101,000 00	261,705 88	5,338 87	170,007 16	411,086 69	2,382,135 99
Boylston.....	Mass.	173,000 00	.....	516,384 00	.....	74,730 33	5,113 32	25,676 72	15,733 73	960,878 10
Buffalo German.....	N. Y.	275,000 00	336,920 55	384,649 99	95,500 00	98,027 50	2,652 55	53,046 41	1,921 32	1,267,728 32
Burlington.....	Iowa	15,220 00	95,974 94	47,220 00	8,515 00	33,948 00	2,645 72	13,463 15	41,999 33	308,986 11
California.....	Cal.	100,000 00	24,476 67	575,520 50	.....	265,751 49	6,333 29	117,985 88	18,472 88	1,108,540 43
Citizens.....	N. Y.	109,500 00	88,400 00	503,165 00	225,150 00	40,506 98	5,716 02	79,882 01	830 01	1,653,240 02
Citizens'.....	Pa.	108,000 00	201,908 34	246,690 00	55,989 00	25,920 82	2,875 62	25,779 70	379 17	607,542 65
Citizens'.....	Mo.	10,585 00	31,500 00	257,035 00	125,000 00	6,513 49	602 50	8,087 54	.....	439,323 33
Citizens'.....	Ohio	.....	270,959 00	.....	.....	11,159 65	.....	25,374 97	.....	367,492 92
Commercial.....	Cal.	5,630 80	189,502 23	75,287 50	.....	7,082 59	1,132 85	27,071 73	5,647 05	371,441 73
Commonwealth.....	N. Y.	.....	79,500 00	480,200 00	.....	37,065 51	1,479 22	27,321 08	.....	626,165 81
Connecticut Fire.....	Conn.	83,950 00	635,100 00	1,633,551 00	6,175 00	73,636 85	.....	89,269 47	.....	1,927,682 32
Continental.....	N. Y.	693,500 00	183,660 00	3,266,973 00	140,000 00	211,079 58	34,462 87	177,252 85	142,444 73	4,849,373 03
Concordia Fire.....	Wis.	15,220 00	328,320 00	147,325 00	.....	20,721 24	5,807 58	45,837 91	.....	548,011 73
Delaware Mutual Safety.....	Pa.	140,000 00	49,500 00	927,105 00	280,000 00	76,406 20	892 16	26,099 33	101,459 25	1,351,462 04
Detroit Fire and Marine.....	Mich.	67,882 90	685,874 02	50,025 90	1,300 00	16,830 65	14,883 59	20,872 33	5,025 58	802,094 87
Dwelling House.....	Mass.	.....	173,050 00	213,261 00	3,500 00	60,270 77	9,175 12	64,568 61	42,718 07	566,543 57
Eagle Fire.....	N. Y.	449,000 00	19,500 00	550,908 75	800 00	16,324 87	7,397 97	9,092 83	6,589 83	1,659,614 25
Eliot.....	Mass.	.....	85,600 00	263,975 00	.....	11,828 87	3,502 42	25,480 21	408 04	300,794 54
Enterprise Fire and Marine.....	O.	80,000 00	15,000 00	79,040 00	27,255 00	33,052 69	6,011 67	4,705 82	2,781 28	242,726 46
Equitable Fire and Marine.....	R. I.	129,900 00	90,200 00	286,780 50	2,800 00	16,541 57	1,510 00	21,645 41	1,635 00	501,081 48
Exchange Fire.....	N. Y.	.....	67,000 00	291,700 00	93,250 00	18,802 44	3,609 33	37,087 61	3,630 37	317,139 75
Farragut Fire.....	N. Y.	6,000 00	22,000 00	341,188 50	6,350 00	18,164 79	329 47	22,027 40	36 00	416,006 16
Fidelity Fire and Marine.....	O.	.....	.....	225,380 16	.....	17,736 64	813 12	5,392 39	.....	249,332 31
Fire Asso. of Philadelphia.....	Pa.	57,700 00	1,294,414 84	2,405,254 50	150,000 00	177,072 30	33,044 50	130,873 15	558 00	4,360,187 29
Fire Asso. of New York.....	N. Y.	.....	.....	299,268 50	.....	19,941 76	606 36	17,164 90	.....	336,981 52
Fire Ins. Co. of the Co. of Philadelphia.....	Pa.	54,000 00	239,850 00	407,855 00	38,925 00	5,082 29	4,838 81	21,358 92	661 50	772,571 52
Firemen's.....	Md.	146,875 00	396,847 28	.....	.....	18,280 60	7,098 39	9,420 40	1,821 65	580,342 72
Firemen's.....	N. J.	84,147 81	290,920 82	114,130 00	1,200 00	26,255 50	6,495 58	23,822 62	4,406 05	481,378 98
Firemen's.....	N. J.	128,002 59	851,775 05	650,080 00	550 00	40,083 50	13,440 87	4,050 75	750 00	1,688,741 76
Firemen's Fire.....	Mass.	.....	270,400 00	457,793 00	26,600 00	17,895 54	10,537 62	13,336 64	.....	816,792 80
Fireman's Fund.....	Cal.	325,531 62	299,750 00	882,702 00	212,400 00	159,415 17	13,364 97	167,150 89	58,800 35	2,119,175 18
Franklin.....	Cal.	4,650 00	56,018 00	271,080 00	.....	9,782 07	2,590 55	26,050 00	125 00	370,205 02
Franklin Fire.....	Pa.	334,850 00	772,431 34	1,068,341 00	775,300 00	167,054 30	14,009 53	49,262 38	.....	3,181,248 55
German American.....	N. Y.	.....	4,700,340 00	268,918 95	1,022 50	268,918 95	1,022 50	138,437 83	.....	3,128,748 38
German Fire.....	Pa.	8,473 23	213,263 51	184,151 77	8,200 00	28,640 95	4,669 78	19,998 46	150 00	466,747 70
Germania Fire.....	N. Y.	580,000 00	94,500 00	1,628,352 50	3,500 00	52,858 44	2,821 33	13,083 51	118,439 36	2,493,575 14

Table No. 3—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks ow'd by company.	Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Prem's in due course of collect'n.	All other admitted assets.	Aggregate amount of available assets.
Germania.....	\$69,619 34	\$5,925 00	\$118,905 00	\$9,850 50	\$32,616 58	\$2,222 00	\$36,959 33	\$164 00	\$276,261 75
Girard Fire and Marine.....	345,000 00	607,466 66	281,527 50	6,400 00	116,105 88	11,206 42	48,619 19	1,578 64	1,418,904 29
Glen's Falls.....	13,175 00	511,329 84	530,475 00	.....	149,370 47	4,295 65	33,466 53	2,253 00	1,564,365 49
Grand Rapids Fire.....	3,200 00	173,700 00	27,650 00	47,000 00	14,781 57	4,208 25	5,595 47	.....	275,585 29
Granite State Fire.....	.....	106,600 00	201,266 78	.....	20,314 46	6,657 39	65,747 74	.....	401,586 37
Greenwich.....	170,000 00	18,100 00	869,262 50	131,150 00	65,983 38	229 50	94,693 99	9,070 21	1,358,480 58
Guardian Fire.....	.....	5,500 00	240,000 00	.....	7,437 03	75 00	2,118 60	338 81	261,469 44
Hanover Fire.....	.....	88,000 00	2,653,370 15	1,000 00	77,157 03	8,200 33	130,375 72	.....	2,358,173 23
Hartford Fire.....	633,675 60	1,140,500 00	2,189,762 60	70,000 00	588,859 56	29,824 89	380,447 62	19,679 30	5,051,529 57
Hekla Fire.....	13,955 00	341,545 00	.....	.....	12,952 75	12,952 75	16,253 47	7,350 09	446,679 65
Hibernia.....	144,800 00	79,161 17	159,285 00	5,275 55	17,659 38	5,663 44	68,432 80	37,180 94	517,408 28
Home.....	1,349,967 59	621,300 00	4,788,467 50	605,750 00	189,913 06	38,251 57	243,254 62	98,278 27	7,935,182 61
Howard.....	155,000 00	5,200 00	516,445 00	.....	17,306 10	382 83	44,019 70	666 67	739,020 30
Ins. Co. of North America.....	360,698 62	2,977,414 97	4,422,330 00	139,300 00	655,648 35	24,773 68	410,345 97	107,168 13	8,197,679 12
Ins. Co. of the State of Penn.....	465,566 21	126,550 00	296,630 00	.....	15,730 54	3,176 58	9,112 32	29,169 06	645,934 71
Insurance Co of Dakota.....	70,000 00	56,355 00	108,857 71	10,225 00	43,170 91	1,800 00	36,038 80	82,729 58	409,177 00
Jefferson.....	.....	32,900 00	432,007 00	7,000 00	1,500 89	3,496 17	5,347 88	.....	502,641 94
Jersey City.....	55,400 00	136,905 00	39,881 00	29,350 00	53,600 62	4,321 63	7,081 60	1,067 47	389,547 32
Kenton.....	.....	23,688 12	231,689 00	.....	3,612 72	15,117 22	20,977 95	3,197 36	298,282 37
Kings County Fire.....	108,631 71	30,250 00	225,941 90	.....	1,983 58	2,581 18	8,447 55	496 67	377,732 59
Lafayette Fire.....	.....	63,250 00	167,918 75	5,800 00	6,853 39	345 25	9,565 48	.....	253,672 87
Liberty.....	.....	.....	945,000 00	.....	200,635 14	.....	54,497 54	.....	1,199,532 68
Long Island.....	.....	207,870 00	186,802 49	.....	33,809 38	2,448 91	8,517 62	.....	439,448 40
Louisville Underwriters.....	21,631 39	355,924 90	191,497 50	20,752 43	19,373 22	13,573 22	49,721 52	36,535 15	769,773 89
Lumbermen S.....	59,535 00	265,000 00	297,688 33	58,012 50	19,169 74	6,305 14	8,863 42	2,523 00	715,637 13
Marine.....	2,000 00	10,500 00	180,400 00	38,384 91	7,686 59	1,101 52	3,560 53	.....	243,633 55
Manuf'rs & Builders' Fire.....	.....	50,000 00	342,929 75	59,000 00	15,563 15	4,108 93	22,003 82	720 79	494,105 65
Manuf'rs & Merchants.....	55,000 00	153,260 00	144,035 00	.....	1,454 37	6,316 93	11,536 12	.....	372,183 21
Mechanics.....	90,700 00	240,300 00	240,300 00	10,000 00	17,064 35	5,402 00	13,393 77	283 00	617,253 12
Mechanics and Traders.....	41,864 51	18,252 89	514,420 00	2,500 00	7,005 65	.....	32,379 26	2,511 49	618,933 78
Merchants.....	117,327 82	446,517 00	592,336 25	21,000 00	23,452 75	12,906 28	67,441 58	287 00	1,280,468 68
Merchants'.....	.....	104,600 00	231,106 25	2,500 00	21,459 54	1,978 74	15,108 70	.....	376,733 23
Merchants'.....	.....	61,500 00	290,441 75	49,710 00	40,801 10	1,379 99	24,742 31	.....	468,575 15
Merchants'.....	.....	67,500 00	251,750 00	25,000 00	26,688 46	3,076 46	7,128 42	3,811 64	384,954 98
Merchandise.....	.....	19,000 00	208,620 00	.....	2,980 89	168 33	1,966 63	.....	252,735 85



Mercantile Fire and Mar. ....	Mass.	26,500 00	574,567 00	5,000 00	14,229 12	5,627 49	14,138 97	24,723 43	664,786 01
Meriden Fire, .....	Conn.	23,000 00	280,316 25	.....	24,333 39	787 50	17,555 64	89 10	346,081 88
Milwaukee Fire and Mar. ....	Mich.	8,400 31	29,525 00	.....	30,152 12	7,850 35	17,069 39	.....	362,547 37
Milwaukee Mechanics' .....	Wis.	36,950 00	592,750 00	48,050 00	51,417 13	20,071 00	32,403 15	477 00	1,464,168 28
National Fire, .....	Conn.	613,100 00	1,137,628 00	5,700 00	145,458 65	18,992 29	.....	61,500 00	2,006,857 34
National Fire .....	N. Y.	41,938 98	271,420 00	30,000 00	31,637 66	1,530 46	21,770 12	.....	398,297 22
Nelton Fire and Marine, .....	Mass.	430,180 00	430,180 00	.....	15,226 44	2,655 00	20,139 95	9,600 00	477,401 30
Newark Fire, .....	N. J.	358,305 00	220,133 21	1,000 00	46,821 07	6,392 15	15,706 94	6,091 77	700,480 14
New Hampshire Fire, .....	N. H.	252,636 86	890,120 00	47,830 00	43,325 06	3,765 00	51,231 47	.....	1,203,888 39
New York Bowery Fire, .....	N. Y.	33,400 00	674,692 50	3,300 00	31,359 07	1,060 14	40,424 40	2,384 74	732,226 85
New York Equitable .....	N. Y.	27,800 00	488,955 00	.....	30,574 51	241 34	1,449 14	.....	549,019 99
New York Fire, .....	N. Y.	108,400 00	42,950 00	.....	137,510 95	2,131 53	17,178 54	2,380 00	380,542 96
Niagara Fire, .....	N. Y.	506,751 24	1,242,899 80	40,150 00	157,683 99	10,735 86	158,841 83	14,003 78	2,174,366 50
North River, .....	N. Y.	36,365 28	275,250 00	20,400 00	17,680 37	2,574 75	10,252 70	39 06	458,612 22
Northwestern National, .....	Wis.	304,000 00	592,710 00	.....	154,881 52	3,416 25	34,852 30	.....	1,389,890 07
Orient .....	Conn.	12,745 78	1,086,812 81	75,540 00	65,558 53	22,445 40	121,412 90	383 00	1,640,817 42
Pacific Fire, .....	N. Y.	70,000 00	483,707 50	800 00	14,598 71	4,476 07	25,247 92	2,308 33	730,628 53
Park Fire, .....	N. Y.	.....	231,250 00	.....	814 14	5,550 00	6,675 00	.....	243,680 23
Pennsylvania Fire, .....	Pa.	347,970 00	1,806,574 50	375,300 00	83,919 49	8,188 98	112,786 07	658 30	2,800,897 34
People's Fire, .....	N. Y.	.....	325,250 00	3,700 00	3,155 65	636 00	16,746 78	.....	335,488 43
People's Fire, .....	N. H.	145,550 00	236,735 00	21,196 30	38,800 90	3,656 10	50,336 05	500 00	496,834 35
People's .....	Pa.	58,000 00	38,278 00	8,810 00	13,950 55	3,875 15	20,160 89	1,184 00	322,401 39
Phoenix, .....	N. Y.	1,645,911 92	240,950 00	3,350 00	634,145 03	9,377 42	532,456 55	84,563 97	4,839,327 39
Phoenix, .....	Conn.	230,974 24	3,178,131 00	32,570 00	157,969 59	20,254 91	224,604 09	1,215 30	4,636,069 13
Prescott, .....	Mass.	.....	372,944 62	.....	16,337 31	2,458 32	26,579 04	6,452 36	424,771 65
Providence Washington .....	R. I.	.....	899,055 00	.....	52,762 89	99,908 96	65,131 85	.....	1,116,858 70
Reading Fire, .....	Pa.	174,627 31	216,080 25	21,744 22	13,904 62	3,351 17	8,162 84	65,131 85	467,609 57
Reliance .....	Pa.	105,200 00	569,900 00	.....	22,463 49	7,709 87	8,661 81	1,580 35	808,055 52
Rochester German, .....	N. Y.	256,750 00	112,800 00	.....	52,243 90	7,430 54	39,545 04	.....	583,709 48
Rutger's Fire, .....	N. Y.	77,000 00	208,148 00	25,930 00	13,315 97	3,299 60	1,065 78	605 77	410,485 12
St. Paul Fire and Marine .....	Minn.	104,566 29	341,653 71	343,921 44	96,005 61	25,903 39	93,280 01	39,003 38	1,541,000 85
Security, .....	Conn.	33,329 13	127,950 00	31,592 50	55,841 76	990 28	69,591 35	3,075 51	328,872 27
Southern California, .....	Cal.	56,650 00	186,254 50	3,591 83	12,155 86	1,743 80	11,901 47	3,165 25	218,812 97
Springfield F. and M. ....	Mass.	160,986 66	2,380,306 00	26,900 00	27,376 97	3,895 22	42,964 19	291,273 04	3,099,963 98
Spring Garden, .....	Pa.	220,500 00	450,700 00	249,700 00	53,730 93	6,678 40	10,906 56	156 33	1,288,252 22
Standard Fire, .....	N. Y.	7,500 00	358,185 00	.....	15,470 18	377 05	9,236 09	.....	398,768 32
Sun .....	Cal.	90,000 00	68,444 20	.....	31,984 40	7,499 73	56,670 73	26,337 43	475,336 49
Sun Mutual .....	La.	88,000 00	43,465 91	76,504 71	76,672 21	.....	113,377 49	6,676 47	944,272 89
Syndicate, .....	Minn.	66,500 00	40,500 00	149,900 00	22,251 63	4,741 75	6,825 00	.....	290,698 47
Teutonia Fire, .....	Pa.	81,392 65	100,461 25	6,400 00	21,630 32	665 73	4,102 19	1,296 75	262,359 09
Teutonia .....	La.	37,750 00	180,854 75	45,773 63	51,359 02	6,091 89	26,105 32	4,391 45	413,647 12
Union, .....	Pa.	212,000 00	407,999 75	953 63	26,324 86	1,578 94	125,324 80	14,159 79	736,541 85

Table No. 3.—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest accrued.	Prem's in due course of collection.	All other admitted assets.	Aggregate amount of available assets.
Union.....Cal.	\$123,559 44	\$182,800 00	\$616,010 00	\$20,000 00	\$95,448 88	\$950 00	\$46,768 48	\$21,467 63	\$1,107,004 43
United Firemen's.....Pa.	120,200 00	520,908 16	185,200 00	57,500 00	13,939 17	10,670 60	12,841 06	5,322 27	926,581 26
United States Fire.....N. Y.	.....	326,200 00	272,335 00	.....	6,895 34	1,600 16	20,105 19	158 98	627,294 67
Virginia F. and M.....Va.	127,235 00	227,460 55	69,500 00	5,351 14	18,807 33	6,057 75	57,684 09	20,087 27	512,183 73
Washington.....Ohio.	62,500 00	1,333 31	165,727 57	9,540 56	9,941 93	3,639 42	4,779 53	160 85	257,023 17
Watertown Fire.....Dak.	3,000 00	66,200 00	.....	13,200 00	32,245 66	977 66	5,392 99	3,169 65	121,125 96
Westchester Fire.....N. Y.	2,000 00	326,200 00	773,000 00	3,900 00	94,253 78	2,967 33	99,705 54	.....	1,202,086 65
Western.....Pa.	45,000 00	298,883 32	165,705 00	.....	8,725 95	3,652 00	14,832 56	212 50	447,011 33
Western F. and M.....Dak.	10,500 00	.....	20,400 00	30,000 00	45,415 63	2,725 95	12,008 00	14,829 96	135,878 94
Western Home.....Iowa.	.....	156,115 80	20,400 00	11,750 00	73,803 45	12,293 85	20,101 98	32,887 97	306,953 65
Williamsburg City Fire.....N. Y.	531,691 40	280,050 00	340,729 80	950 00	20,488 63	7,034 74	57,686 53	8,822 21	1,247,453 31
Total .....	\$15,292,987 96	\$30,047,556 15	\$89,829,672 63	\$6,308,548 00	\$9,759,837 82	\$908,449 38	\$7,503,075 10	\$2,056,130 16	\$161,616,257 20

British America Assurance. Can.	.....	.....	\$544,951 67	.....	\$47,438 18	\$5,295 03	\$48,431 79	.....	\$616,116 67
British and Foreign M. (lim). Eng.	.....	.....	571,884 44	.....	34,429 91	.....	151,677 46	\$50,301 32	808,290 13
City of London Fire (lim). Eng.	.....	.....	618,510 00	.....	34,244 47	.....	76,023 96	133 61	728,972 04
Commercial Union Assur. Eng.	\$258,539 98	.....	1,428,800 00	.....	397,340 34	4,939 41	341,317 13	1,589 16	2,452,526 02
Fire Insurance Assn. (lim). Eng.	.....	.....	489,650 00	.....	108,175 81	4,909 50	84,939 30	.....	687,674 61
Guardian F. and L. Assur. Eng.	.....	.....	784,375 00	.....	338,820 00	8,000 00	41,104 49	.....	1,172,299 49
Hamburg-Bremen Fire.....Ger.	.....	\$20,000 00	762,980 00	\$30,000 00	45,109 72	.....	60,887 95	4,876 22	923,853 89
Imperial Fire.....Eng.	412,272 50	.....	631,290 08	.....	68,071 67	1,200 00	142,977 06	7,614 00	1,263,425 31
Lancashire.....Eng.	.....	.....	1,277,372 50	.....	54,728 93	.....	109,418 48	.....	1,441,519 91
Lion Fire.....Eng.	.....	150,850 00	251,000 00	9,500 00	47,747 38	.....	86,879 28	19,681 15	565,658 01
Liverpool & London & Globe. Eng.	1,450,000 00	1,799,413 27	2,141,100 00	.....	690,124 73	38,149 04	459,682 39	17,106 39	6,094,575 82
London Assurance Corp. n. Eng.	.....	.....	1,061,413 75	.....	87,361 72	.....	90,110 33	.....	1,217,594 80
London and Lancashire F. Eng.	.....	.....	1,143,950 00	.....	90,205 65	38 45	87,152 30	47 33	1,350,453 73
Mannheim.....Baden. Ger.	.....	.....	251,000 00	.....	3,068 87	.....	19,146 78	8,380 22	281,601 87
Marine—limited.....Eng.	.....	.....	385,000 00	.....	11,583 82	.....	82,009 32	280 00	478,873 14
Northern Assurance.....Eng.	80,588 40	.....	902,318 12	.....	80,623 39	.....	112,135 60	421 66	1,176,087 17
North British & Mercantile. G. B.	.....	.....	2,639,491 64	.....	122,296 18	29,108 00	207,405 20	2,746 12	3,061,647 14

## III. FOREIGN COMPANIES, U. S. BRANCHES.

Norwich Union Fire.....	Eng.	.....	827,175 00	.....	186,256 84	9,741 67	20,713 16	.....	1,052,886 67
Phoenix Assurance.....	Eng.	.....	1,288,080 00	.....	143,000 62	.....	172,175 25	.....	1,001,245 87
Queen.....	Eng.	449,768 47	904,068 65	.....	283,732 49	13,981 32	19,325 44	2,983 33	1,674,639 70
Royal.....	Eng.	1,800,704 04	.....	450,000 00	160,116 09	34,494 22	326,466 65	27,399 15	4,667,719 55
Scottish Union & National Scot.	Eng.	.....	504,750 00	.....	70,433 27	12,433 44	97,737 16	4,078 92	1,111,398 75
Sun Fire Office.....	Eng.	20,000 00	889,900 00	.....	156,812 01	15,645 00	133,152 33	.....	1,683,009 34
Trans-Atlantic Fire.....	Ger.	.....	409,500 00	50,000 00	21,503 20	.....	19,844 27	.....	500,847 47
United F. Re-Ins. Co. (lim). Eng.	Eng.	.....	971,640 00	.....	37,716 22	.....	239,249 85	.....	1,248,006 07
Union Marine (limited).....	Eng.	.....	370,357 05	.....	3,316 90	.....	37,842 27	.....	412,116 22
Universal Marine (limited).....	Eng.	.....	252,000 00	.....	5,093 35	.....	7,795 65	.....	264,880 00
Western Assurance.....	Can.	.....	656,147 25	.....	74,984 48	.....	111,298 16	41,916 76	884,336 65
Total.....	.....	\$4,471,879 39	\$3,364,013 27	\$539,500 00	\$3,422,483 44	\$177,995 08	\$3,405,097 41	\$189,621 34	\$39,935,585 04

IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mut'l. Addison	.....	\$1,050 00	\$10,350 00	.....	\$1,817 65	\$922 98	\$1,377 33	\$4,634 00	\$20,152 16
Commonwealth Mutual.....	.....	6,200 00	20,000 00	.....	9,144 56	1,006 66	6,584 11	10,378 65	47,173 38
Illinois Mutual.....	.....	.....	3,625 00	.....	9,441 59	30 00	5,777 60	39,500 00	73,214 19
Manufacturers' and Merchants'	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mutual.....	.....	.....	10,000 00	.....	20,044 16	1,176 61	.....	.....	49,220 77
Millers Mutual Fire Ins. Association	.....	.....	.....	.....	.....	.....	.....	.....	.....
of Illinois.....	.....	.....	12,375 00	.....	13,996 14	93 75	190 70	185 75	26,841 34
Millers' National.....	.....	.....	226,775 00	.....	7,297 72	1,513 33	955 51	.....	236,541 56
Mississippi Valley Manufactur-	.....	.....	.....	.....	.....	.....	.....	.....	.....
ers' Mutual.....	.....	.....	20,800 00	32,500 00	11,356 16	1,500 00	9,617 21	6,011 36	81,784 73
Rock Island.....	.....	.....	1,550 00	10,000 00	17,614 72	23 50	10,227 92	.....	119,916 14
Mutual Fire.....	.....	.....	80,500 00	10,000 00	5,109 52	400 00	7,706 63	1,986 62	25,262 17
Chicago.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Moline.....	.....	.....	5,300 00	12,500 00	6,668 70	450 00	.....	.....	24,918 70
N. W. Mutual Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rock Island.....	.....	.....	5,400 00	.....	5,557 64	.....	432 90	7,000 00	18,300 54
Pacific Mutual.....	.....	.....	.....	.....	.....	.....	1,392 20	.....	11,224 13
Protection Mut'l Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hyde Park.....	.....	.....	36,541 25	5,000 00	14,686 89	565 62	11,165 54	2,000 00	98,190 91
Western Man Frs Mut'l.....	.....	.....	28,171 61	.....	.....	.....	.....	.....	.....
Chicago.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	.....	\$7,250 00	\$152,646 61	\$88,000 00	\$132,567 38	\$7,742 45	\$55,487 85	\$71,755 18	\$832,830 72



Table No. 3—Continued.

V. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Prem's in due course of collection.	All other admitted assets.	Aggregate amount of available assets.
Central Man'ys Mutual.....Ohio.	.....	\$13,400 00	\$3,570 00	.....	\$9,990 57	\$287 54	\$1,108 80	.....	\$28,356 91
Farmers' Fire.....Pa.	\$28,927 50	172,392 44	257,060 00	\$1,300 00	20,632 61	2,936 79	21,633 42	.....	504,882 76
Manufacturers' Mutual Fire Ind.	.....	7,804 00	.....	.....	18,127 75	163 50	6,597 56	.....	32,682 81
Millers' and Man'ys Mut'l. Minn.	6,500 00	12,500 00	15,800 00	14,962 27	7,232 51	883 97	6,743 90	\$20,612 77	85,235 42
Minneapolis Mutual Fire.....Minn.	.....	.....	300 00	.....	42,170 88	232 60	11,204 73	.....	53,908 21
Oshkosh Mutual Fire.....Wis.	.....	781,171 62	.....	.....	26,524 39	.....	10,159 63	4,262 79	40,946 81
Ohio Farmers'.....Ohio.	20,328 95	.....	84,469 97	38,000 00	210,630 79	49,099 01	.....	231,567 20	1,415,197 54
Phoenix Mutual Fire.....Ohio.	.....	5,000 00	9,675 00	.....	4,577 67	.....	2,270 46	22,420 19	38,943 52
Reliance Mutual Fire.....Iowa.	.....	.....	.....	.....	5,363 28	291 67	11,202 67	.....	21,857 62
Total.....	\$55,756 45	\$992,258 06	\$370,814 97	\$54,262 27	\$345,250 45	\$53,895 08	\$70,921 17	\$278,802 95	\$2,222,021 40
Grand aggregate.....	\$19,925,089 98	\$36,909,311 97	\$116,482,355 71	\$7,283,059 16	\$14,059,153 77	\$1,249,451 08	\$11,262,751 83	\$3,352,638 18	\$210,473,511 68

TABLE No. 4.

*Detailed Statement of Liabilities of Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1887.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Losses adjusted, unadjusted and resisted	Unearned premiums on fire and inland, and total marine risks.	Amo't due on dividends, scrip, interest, and for borrowed money.	All other claims against the company other than paid-up capital.	Paid-up capital.	Aggregate amount of all liabilities.	Surplus as regards policy-holders.	Surplus over paid-up capital.	Impairment of capital.
Firemen's.....Chicago.	\$7,684 62	\$16,161 15	.....	\$655 89	\$100,000 00	\$124,501 66	\$198,547 18	\$98,547 18	.....
Forest City.....Rockford.	1,779 54	211,283 00	\$290 00	5,016 65	100,000 00	318,369 19	162,380 95	62,380 95	.....
German.....Freeport.	104,263 18	1,570,292 43	.....	35,966 81	200,000 00	1,910,522 42	476,650 26	276,650 26	.....
German Insurance and Savings Institution.....Quincy.	4,500 00	21,653 84	.....	3,740 34	223,800 00	253,694 18	231,196 45	7,396 45	.....
German Fire.....Peoria.	19,017 12	90,070 24	.....	1,146 48	300,000 00	410,233 84	332,964 73	32,964 73	.....
Packers and Provision Dealers.....Chicago.	4,494 92	20,621 96	.....	.....	250,000 00	275,116 88	267,112 13	17,112 13	.....
Rockford.....Rockford.	21,813 16	390,420 56	.....	28,661 25	200,000 00	640,894 97	258,097 90	58,097 90	.....
Trader's.....Chicago.	72,999 60	339,424 95	.....	32,437 72	500,000 00	944,862 27	935,472 31	435,472 31	.....
Total.....	\$236,552 14	\$2,659,928 13	\$290 00	\$107,625 14	\$1,873,800 00	\$4,878,195 41	\$2,862,421 91	\$988,621 91	.....

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Attna.....Conn.	\$298,750 98	\$1,804,397 17	.....	\$85,529 07	\$4,000,000 00	\$6,128,677 22	\$7,286,826 75	\$3,286,826 75	.....
Agricultural.....N. Y.	45,114 02	989,177 72	\$130 00	.....	500,000 00	1,534,421 74	211,500 35	211,500 35	.....
Alleman's Fire.....Pa.	15,888 98	72,350 70	.....	500 00	200,000 00	288,719 68	224,386 53	24,386 53	.....
Amazon.....Ohio.	40,434 42	150,745 92	739 90	578 47	300,000 00	492,518 71	357,117 36	37,117 36	.....
American.....N. J.	29,625 60	341,573 72	10,690 70	3,890 68	600,000 00	985,780 70	1,326,106 31	926,106 31	.....
American.....Mass.	15,761 29	124,598 92	436 00	4,071 17	300,000 00	444,867 38	441,600 94	141,600 94	.....
American Central.....Mo.	55,723 65	387,023 30	.....	12,401 53	600,000 00	1,055,148 48	774,349 29	174,349 29	.....
American Fire.....Pa.	181,405 89	883,117 42	75 00	415,067 27	500,000 00	1,979,665 58	835,655 61	335,655 61	.....
American Fire.....N. Y.	31,690 97	226,250 70	10,836 46	8,139 67	400,000 00	676,917 80	1,010,794 25	610,794 25	.....
Anglo-Nevada Assurance Corporation.....Cal.	47,069 97	452,481 74	.....	11,382 05	2,000,000 00	2,510,933 76	1,924,399 42	.....	\$75,600 58

Table No. 4—Continued.

Name of Company.	Losses adjusted, unadjusted and restated	Unearned premiums on fire and inland and total prem's on marine risks.	Amo't due on divid' ds, scrip, inter- est, and for borrowed money.	All other claims against the company other than paid-up capital.	Paid-up capital.	Aggregate amount of all liabilities.	Surplus as regards policy- holders.	Surplus over paid- up capital.	Impair- ment of capital.
Armenia.....Pa.	\$3,125 00	\$27,640 02	\$572 00		\$250,000 00	\$281,337 02	\$263,795 17	\$13,795 17	.....
Atlantic Fire and Marine.....R. I.	31,153 72	19,693 48	20,012 00	\$907 69	200,000 00	243,186 89	206,426 32	6,426 32	.....
Boatman's Fire and Marine.....Pa.	31,593 68	115,313 51	12,000 00	8,979 05	250,000 00	417,880 04	233,097 28	.....	\$16,902 72
Boston Marine.....Mass.	315,315 00	326,433 47			1,000,000 00	1,691,748 47	1,690,747 52	690,747 52	.....
Boylston.....Mass.	48,330 00	174,259 90	1,111 15	2,000 00	557,200 00	782,901 05	684,177 05	126,977 05	.....
Buffalo German.....N. Y.	25,199 81	300,839 49		9,237 29	200,000 00	535,276 59	932,451 73	732,451 73	.....
Burlington.....Iowa	8,239 19	161,063 62		2,606 60	100,000 00	271,912 41	137,073 73	37,073 73	.....
California.....Cal.	43,689 00	333,163 00		14,830 68	600,000 00	991,742 98	716,797 45	116,797 45	.....
Citizens'.....N. Y.	49,119 22	408,556 57		16,359 97	300,000 00	774,264 06	578,975 96	278,975 96	.....
Citizens'.....Pa.	19,287 16	159,357 57		430 00	500,000 00	679,074 73	488,407 92	.....	11,532 08
Citizens'.....Mo.	9,074 00	38,550 00	144 00	1,567 45	200,000 00	249,335 45	380,988 08	189,988 08	.....
Citizens'.....Ohio	20,429 87	53,624 64		9,215 17	200,000 00	282,609 68	224,823 24	24,823 24	.....
Commercial.....Cal.	10,559 57	165,243 24		3,401 24	200,000 00	379,294 05	192,240 70	.....	7,759 30
Commonwealth.....N. Y.	16,771 51	87,581 51		2,580 14	500,000 00	606,932 96	519,232 85	19,232 85	.....
Connecticut Fire.....Conn.	94,544 32	618,278 49			1,000,000 00	1,712,822 81	1,214,859 51	214,859 51	.....
Continental.....N. Y.	296,536 25	2,573,732 60	41,456 62	30,000 00	1,000,000 00	3,941,725 47	1,907,647 56	907,647 56	.....
Concordia Fire.....Wis.	25,688 22	200,729 18		9,167 58	200,000 00	495,584 98	252,426 75	52,426 75	.....
Delaware Mutual Safety.....Pa.	66,269 00	124,762 60	10,319 95	76,788 88	350,000 00	638,140 43	1,273,321 61	913,321 61	.....
Detroit Fire and Marine.....Mich.	28,721 87	126,044 70		1,898 26	350,000 00	506,634 83	706,030 04	356,030 04	.....
Dwelling House.....Mass.	8,350 00	263,619 40		13,833 87	300,000 00	585,863 27	280,740 30	.....	19,239 70
Eagle Fire.....N. Y.	9,865 95	85,650 95		134 20	300,000 00	417,349 34	942,264 91	642,264 91	.....
Eliot.....Mass.	20,361 00	96,743 36	125 00	3,625 00	200,000 00	326,254 36	270,540 18	70,540 18	.....
Enterprise Fire and Marine.....O.	8,565 33	32,990 51		134 95	200,000 00	241,740 82	200,785 64	785 64	.....
Equitable Fire and Marine.....R. I.	15,538 00	128,215 41	402 80	3,000 00	300,000 00	447,156 21	412,925 27	112,925 27	.....
Exchange Fire.....N. Y.	56,973 00	178,342 69	993 60	3,906 96	200,010 00	440,226 25	276,923 30	76,913 50	.....
Farragut Fire.....N. Y.	15,982 35	106,259 82	2,108 33	2,247 81	200,000 00	326,508 31	289,497 85	89,497 85	.....
Fidelity Fire and Marine.....O.	15,608 21	31,896 47	180 00	350 98	200,000 00	248,035 66	201,516 65	1,516 65	.....
Fire Asso. of Philadelphia.....Pa.	222,467 99	1,109,630 36		1,801,948 15	500,000 00	3,636,846 50	1,172,340 79	672,340 79	.....
Fire Asso. of New York.....N. Y.	9,623 30	83,935 51			200,000 00	293,558 81	243,422 71	43,422 71	.....
Fire Ins. Co. of the Co. of Phila- delphia.....Pa.	17,558 33	103,623 86	208 00	128,859 74	400,000 00	650,249 93	522,321 59	122,321 59	.....



Firemen's	16,101 53	68,068 84	603 71	4,430 68	378,000 00	407,204 76	491,137 96	113,137 96
Firemen's	33,806 28	149,881 51		5,264 52	250,000 00	438,952 31	292,426 07	42,426 07
Firemen's	19,648 70	202,829 69	2,609 65		600,000 00	825,088 04	1,463,653 72	803,653 72
Fireman's Fire	19,680 60	98,189 34	410 00	4,374 08	300,000 00	1,222,654 11	694,108 69	394,108 69
Fireman's Fund	99,659 69	660,773 27		36,370 15	1,000,000 00	1,736,803 11	1,322,372 07	322,432 07
Franklin	3,768 29	413,000 37			200,000 00	317,608 66	252,626 96	52,626 96
Franklin Fire	26,532 34	425,156 22	327 50	1,365,826 26	400,000 00	2,217,862 32	1,363,286 23	963,286 23
German American	241,834 15	1,871,771 87		14,000 97	1,000,000 00	3,127,646 99	3,001,101 59	2,001,101 59
German Fire	16,725 18	166,256 15		2,400 00	200,000 00	385,381 33	282,166 37	82,166 37
Germania Fire	43,610 60	868,478 11			1,000,000 00	1,961,488 71	1,352,086 45	582,086 45
Germany	12,648 95	43,686 88	10,000 00		200,000 00	266,325 83	209,925 92	9,925 92
Girard Fire and Marine	24,597 37	275,264 21		208,598 75	300,000 00	808,460 33	910,443 96	610,443 96
Glens Falls	46,382 63	508,892 63		5,188 04	200,000 00	760,462 70	1,063,902 79	803,902 79
Grand Rapids Fire	7,230 00	47,669 49			200,000 00	254,899 99	220,635 30	20,635 30
Granite State Fire	17,674 81	160,979 40		10,112 51	200,000 00	388,766 72	212,819 65	12,819 65
Greenwich	198,013 16	493,621 65		18,500 00	200,000 00	910,134 81	648,354 77	448,354 77
Guardian Fire	12,450 00	47,301 91	10,000 00	600 00	200,000 00	270,441 91	191,027 53	8,927 17
Hanover Fire	134,335 81	873,279 68		2,201 63	1,000,000 00	2,009,917 12	1,318,256 11	318,256 11
Hartford Fire	176,432 96	1,760,273 44		34,500 00	1,250,000 00	3,291,206 40	3,080,323 17	1,830,323 17
Hekla Fire	13,814 94	115,556 45		4,435 31	300,000 00	433,806 70	312,872 35	12,872 35
Hibernia	20,453 77	93,575 92	1,031 00		400,000 00	515,063 69	402,314 50	2,344 50
Home	371,184 95	3,223,634 56	310 00	39,235 91	3,000,000 00	6,634,365 42	4,300,817 19	1,300,817 19
Howard	50,460 17	284,824 31		2,442 96	400,000 00	737,727 44	401,202 86	1,202 86
Ins. Co. of North America	382,938 79	1,941,777 78		684,585 01	3,000,000 00	6,093,901 58	5,188,377 54	2,188,377 54
Ins. Co. of the State of Penn.	32,278 00	142,004 17		117,686 05	3,000,000 00	491,968 22	353,966 49	153,966 49
Insurance Co. of Dakota	9,672 00	172,171 83			200,000 00	381,843 83	227,333 17	27,333 17
Jefferson	4,563 85	41,899 23		2,000 08	200,010 00	248,563 16	454,088 78	254,078 78
Jersey City	2,000 00	50,301 90		1,678 04	250,000 00	309,469 91	330,977 38	80,977 38
Kenton	14,788 47	83,333 00	13,167 62	3,055 34	200,000 00	316,314 43	181,937 91	18,062 06
Kings County Fire	4,169 85	46,280 45		2,767 75	150,000 00	292,668 21	325,064 38	175,064 38
Lafayette Fire	9,263 65	51,374 20		2,767 75	150,000 00	213,905 00	190,267 27	40,267 27
Liberty	21,657 80	140,269 83		19,396 78	1,000,000 00	1,181,351 41	1,018,181 27	18,181 27
Long Island	16,755 20	88,146 51		2,116 66	300,000 00	467,018 40	332,430 00	32,430 00
Louisville Underwriters	76,617 48	206,623 11	68,000 00	15,338 69	300,000 00	666,578 68	403,195 21	103,195 21
Lumbermen's	5,933 00	64,310 95		186,817 68	250,000 00	597,061 63	457,975 50	207,975 50
Marine	4,256 31	22,774 18	15 00	615 67	200,000 00	227,661 11	215,972 44	15,972 44
Manuf'rs & Builders' Fire	17,337 14	101,651 83	228 00	7,715 34	200,000 00	326,143 66	367,143 99	167,143 99
Manuf'rs & Merchants	18,275 35	69,539 23		2,252 14	300,050 72	340,656 72	282,126 49	32,126 49
Mechanics	13,875 98	74,333 96	302 00	155,586 24	250,000 00	494,098 18	373,154 94	123,154 94
Mechanics and Traders	21,999 46	78,737 67	21,650 00		375,000 00	497,386 33	496,517 25	121,517 25
Merchants'	49,877 50	355,277 91	5,799 23	17,732 93	400,000 00	828,687 57	851,781 11	151,781 11
Merchants	22,384 34	97,610 80		4,755 41	200,000 00	321,750 38	252,002 65	52,002 65

Table No. 4—Continued.

Name of Company.	Losses adjusted, unadjusted, and restated.	Unearned premiums on fire and inland, and total premium on marine risks.	Am't due on divid's, scrip, interest, and for money borrowed.	All other claims against the company other than paid-up capital.	Paid-up capital.	Aggregate amount of all liabilities.	Surplus as regards policy-holders.	Surplus over paid-up capital.	Impairment of capital.
Merchants'.....R. I.	17, 139 44	127, 879 56	.....	2, 052 51	200, 000 00	347, 071 51	321, 503 64	121, 503 64	.....
Mercantile.....Ohio.	38, 402 16	70, 863 42	.....	4, 235 94	200, 000 00	313, 501 32	271, 453 46	71, 453 46	.....
Mercantile Fire.....N. Y.	5, 487 50	20, 343 20	.....	716 66	200, 000 00	226, 547 36	206, 188 49	6, 188 49	.....
Meriden Fire and Mar. Mass.	29, 813 05	108, 721 86	461 00	8, 186 83	400, 000 00	547, 182 74	517, 603 27	117, 603 27	.....
Meriden Fire.....Conn.	3, 988 45	64, 403 49	.....	2, 385 32	200, 000 00	270, 777 26	275, 304 62	75, 304 62	.....
Michigan Fire.....Mich.	10, 540 21	139, 798 67	.....	.....	200, 000 00	319, 338 87	243, 208 50	43, 208 50	.....
Milwaukee Mechanics' Wis.	19, 691 30	439, 697 93	115 00	.....	200, 000 00	659, 484 23	1, 004, 684 05	804, 684 05	.....
National Fire.....Conn.	75, 786 78	374, 858 38	.....	4, 500 00	1, 000, 000 00	1, 455, 145 16	1, 551, 712 18	551, 712 18	.....
National Fire.....N. Y.	20, 542 01	114, 617 35	.....	1, 082 73	200, 000 00	336, 242 09	202, 055 13	62, 055 13	.....
Neptune Fire and Marine Mass.	19, 050 00	89, 686 03	.....	3, 000 00	300, 000 00	411, 736 03	306, 065 36	66, 065 36	.....
Newark Fire.....N. J.	12, 791 21	115, 921 06	6, 602 66	4, 179 70	250, 000 00	389, 494 63	500, 985 51	310, 985 51	.....
New Hampshire Fire.....N. H.	74, 369 13	419, 708 94	.....	10, 266 23	500, 000 00	1, 004, 344 36	704, 744 03	264, 744 03	.....
New York Bowery Fire.....N. Y.	52, 658 16	245, 906 89	.....	1, 801 08	300, 000 00	600, 366 13	491, 854 72	191, 854 72	.....
New York Equitable.....N. Y.	3, 270 00	30, 885 15	.....	825 65	210, 000 00	244, 980 80	514, 039 19	304, 039 19	.....
New York Fire.....N. Y.	30, 292 77	82, 909 49	11, 000 00	3, 913 18	200, 000 00	328, 115 44	252, 427 52	52, 427 52	.....
Niagara Fire.....N. Y.	184, 163 81	1, 160, 533 96	786 00	25, 000 00	500, 000 00	1, 870, 483 77	803, 882 73	303, 882 73	.....
North River.....N. Y.	5, 421 40	40, 005 27	1, 655 00	1, 701 80	350, 000 00	398, 783 47	409, 828 75	59, 828 75	.....
Northwestern National.....Wis.	46, 618 76	464, 437 52	.....	4, 119 30	600, 000 00	1, 115, 175 58	874, 684 49	274, 684 49	.....
Orient.....Conn.	66, 220 54	429, 236 27	.....	26, 316 66	1, 000, 000 00	1, 521, 773 47	1, 119, 043 95	119, 043 95	.....
Pacific Fire.....N. Y.	26, 950 00	158, 936 34	.....	6, 311 98	200, 000 00	392, 198 32	538, 430 21	338, 430 21	.....
Park Fire.....N. Y.	3, 500 00	26, 846 60	2, 000 00	666 66	200, 000 00	233, 013 26	210, 675 97	10, 675 97	.....
Pennsylvania Fire.....Pa.	87, 859 10	582, 800 01	.....	537, 300 96	400, 000 00	1, 007, 908 07	1, 682, 929 27	1, 282, 929 27	.....
People's Fire.....N. Y.	16, 064 32	79, 330 90	.....	5, 839 00	200, 000 00	301, 294 22	234, 194 21	54, 194 21	.....
People's Fire.....N. H.	25, 952 03	204, 818 44	.....	9, 022 59	250, 000 00	489, 793 06	257, 041 29	7, 041 29	.....
People's.....Pa.	18, 074 81	85, 646 08	.....	148 50	200, 000 00	303, 869 39	218, 592 00	18, 592 00	.....
Phoenix.....N. Y.	550, 402 86	3, 255, 315 19	.....	13, 490 88	1, 000, 000 00	4, 799, 208 93	40, 318 46	40, 318 46	.....
Phoenix.....Conn.	192, 789 99	1, 528, 016 85	.....	.....	2, 000, 000 00	3, 720, 804 24	2, 935, 264 89	935, 264 89	.....
Prescott.....Mass.	32, 185 57	145, 380 06	.....	4, 527 05	200, 000 00	382, 092 68	242, 678 97	42, 678 97	.....
Providence Washington.....R. I.	128, 154 71	488, 548 06	.....	.....	200, 000 00	1, 016, 702 77	500, 155 93	100, 155 93	.....
Reading Fire.....Pa.	6, 376 84	73, 351 32	948 50	6, 947 06	450, 000 00	603, 693 92	380, 065 65	380, 065 65	.....
Reliance.....Pa.	10, 819 47	76, 658 99	.....	120, 065 99	300, 000 00	507, 544 45	300, 511 07	300, 511 07	.....
Rochester German.....N. Y.	31, 664 47	251, 479 97	.....	361 23	200, 000 00	483, 505 07	501, 263 81	100, 263 81	.....
Rutger's Fire.....N. Y.	5, 115 00	40, 936 39	10, 009 00	.....	200, 000 00	256, 051 38	354, 433 73	154, 433 73	.....

St. Paul Fire and Marine, Minn.	590, 103 65	.....	500, 000 00	1, 181, 118 20	859, 942 56	359, 942 56
Security .....	248, 298 10	9, 957 58	250, 000 00	530, 976 79	357, 895 48	107, 895 48
Security .....	388, 125 37	2, 630 96	150, 000 00	190, 315 24	169, 497 73	19, 497 73
Southern, California .....	65, 941 62	7, 372 86	200, 000 00	278, 059 31	213, 213 73	13, 213 73
Springfield F. and M. ....	1, 176, 067 54	27, 825 00	1, 250, 000 00	2, 625, 917 86	1, 723, 986 12	473, 986 12
Spring Garden .....	21, 300 12	.....	.....	.....	770, 690 11	370, 690 11
Standard Fire .....	4, 065 82	.....	200, 000 00	917, 542 11	340, 196 25	140, 196 25
Sun .....	22, 016 80	.....	300, 000 00	228, 572 07	314, 758 88	14, 758 88
Sun Mutual .....	95, 876 00	18, 955 11	500, 000 00	738, 357 11	683, 915 78	183, 915 78
Syndicate .....	1, 211 63	.....	250, 000 00	277, 017 71	263, 680 76	13, 680 76
Teutonia Fire .....	1, 735 22	.....	200, 000 00	242, 070 30	220, 288 79	20, 288 79
Union .....	8, 379 12	.....	250, 000 00	339, 968 20	339, 968 20	89, 968 20
Union .....	50, 801 46	665 00	450, 000 00	784, 164 18	462, 377 67	12, 377 67
United Firemen's .....	46, 311 00	39, 047 47	750, 000 00	1, 083, 856 38	793, 148 05	43, 148 05
United .....	16, 161 23	.....	300, 000 00	869, 141 11	357, 440 15	57, 440 15
United States Fire .....	4, 778 30	23, 208 00	250, 000 00	371, 997 30	505, 297 37	255, 297 37
Virginia F. and M. ....	11, 770 22	2, 468 95	250, 000 00	433, 553 31	328, 690 42	78, 690 42
Washington .....	10, 639 44	553 00	150, 000 00	186, 181 21	220, 841 06	70, 841 06
Watertown Fire .....	23, 214 04	206 61	100, 000 00	124, 063 65	100, 002 31	62 31
Westchester Fire .....	61, 723 39	34, 416 66	300, 000 00	1, 046, 788 88	555, 297 77	255, 297 77
Western .....	29, 056 92	.....	300, 000 00	419, 669 05	327, 312 28	27, 312 28
Western F. and M. ....	7, 140 65	.....	100, 000 00	151, 323 07	84, 555 87	.....
Western Home .....	8, 558 85	.....	200, 000 00	306, 246 03	200, 707 02	707 02
Williamsburg City Fire .....	26, 055 30	160 00	250, 000 00	672, 272 51	825, 180 80	575, 180 80
Total .....	\$7, 182, 689 09	\$387, 568 45	\$46, 468, 776 59	\$124, 010, 073 04	\$100, 086, 404 10	\$37, 779, 717 20
						\$173, 533 04

## III. FOREIGN COMPANIES, U. S. BRANCHES.

British America Assurance, Can.	\$45, 652 22	.....	\$200, 000 00	\$586, 864 49	\$250, 252 18	\$59, 252 18
British & Foreign M. (lim.) Eng.	75, 319 46	.....	200, 000 00	510, 013 86	498, 276 27	298, 276 27
City of London Fire (lim.) Eng.	56, 831 77	.....	200, 000 00	606, 271 46	322, 771 46	122, 771 46
Commercial Union Assur. Eng.	180, 573 47	12, 471 98	200, 000 00	1, 874, 980 43	757, 545 59	557, 545 59
Fire Insurance Ass'n (lim.) Eng.	79, 391 30	45, 676 65	200, 000 00	686, 131 25	201, 543 36	1, 543 36
Guardian F. and L. Assur. Eng.	48, 893 28	953 47	200, 000 00	743, 755 17	628, 544 32	428, 544 32
Hamburg-Bremen Fire .....	69, 690 00	12, 115 04	200, 000 00	825, 187 05	208, 366 84	98, 366 84
Imperial .....	112, 156 24	.....	200, 000 00	972, 903 42	400, 431 80	200, 431 80
Lancashire .....	163, 906 88	23, 873 22	200, 000 00	1, 105, 651 22	535, 808 60	335, 808 60
Lion Fire .....	53, 682 14	10, 000 00	200, 000 00	444, 278 05	321, 379 36	121, 379 36
Liverp'l & London & Globe Eng.	348, 692 25	14, 846 07	200, 000 00	3, 855, 251 85	2, 949, 323 97	2, 749, 323 97
London Assurance Corp'n Eng.	55, 423 00	596, 086 93	200, 000 00	744, 827 25	703, 067 55	503, 067 55
		13, 526 32				



Table No. 4—Continued.

Name of Company.	Losses adjusted, unadjusted, and resisted	Unearned premiums on fire and inland, and total premi- um on marine risks.	Amount due on dividends, scrip, inter- est, and for borrowed money.	All other claims against the company other than paid-up capital.	Paid up capital.	Aggregate amount of all liabilities.	Surplus as regards policy- holders.	Surplus over paid-up capital.	Impair- ment of capital.
London and Lancashire F. Eng.	\$55,268 90	\$671,234 54	.....	\$18,705 22	\$200,000 00	\$945,208 66	\$585,245 07	\$985,245 07	.....
Mannheim.....Ger.	30,269 94	15,114 23	.....	2,192 56	200,000 00	247,516 73	234,085 14	34,085 14	.....
Marine (limited).....Eng.	24,565 32	18,916 83	.....	36,224 90	200,000 00	273,707 05	405,166 09	205,166 09	.....
Northern Assurance.....Eng.	89,470 54	567,383 01	.....	16,183 21	200,000 00	873,036 76	503,050 41	303,050 41	.....
N. British and Mercantile..G. B.	138,634 89	1,195,965 21	.....	3,548 33	200,000 00	1,538,148 43	1,722,898 71	1,522,898 71	.....
Norwich Union Fire.....Eng.	104,456 24	534,738 66	.....	1,000 00	200,000 00	840,194 90	412,191 77	212,691 77	.....
Phoenix Assurance.....Eng.	195,071 00	1,022,109 00	.....	51,774 35	200,000 00	1,468,195 35	335,291 52	135,291 52	.....
Queen.....Eng.	135,943 44	963,376 83	.....	2,410 00	200,000 00	1,307,729 77	566,929 93	366,929 93	.....
Royal.....Eng.	296,246 30	1,960,397 91	.....	340,677 35	200,000 00	2,797,321 56	2,070,397 99	1,870,397 99	.....
Scottish Union and Nat'l. Scot.	36,152 60	211,452 32	.....	17,282 49	200,000 00	464,887 41	846,511 34	646,511 34	.....
Sun Fire Office.....Eng.	84,709 00	802,498 97	.....	37,566 20	200,000 00	1,124,084 17	738,325 17	538,325 17	.....
Trans-Atlantic Fire.....Ger.	29,881 19	123,966 27	.....	.....	200,000 00	353,847 46	347,000 01	147,000 01	.....
United F. Re-ins. Co. (lim).....Eng.	159,580 00	618,874 92	.....	59,812 46	200,000 00	1,088,267 38	410,338 69	210,338 69	.....
Union Marine (limited).....Eng.	36,625 51	32,661 51	.....	3,101 00	200,000 00	272,388 02	339,728 20	139,728 20	.....
Universal Marine (lim).....Eng.	1,972 92	16,761 51	.....	844 64	200,000 00	219,579 07	245,369 93	45,369 93	.....
Western Assurance.....Can.	92,044 71	470,778 07	.....	14,515 84	200,000 00	777,538 62	306,998 63	106,998 63	.....
Total.....	\$2,781,096 51	\$17,681,408 07	.....	\$1,436,740 98	\$5,600,000 00	\$27,499,245 56	\$18,036,339 48	\$12,436,339 48	.....

## IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Losses adjusted, unadjusted, and resisted	Unearned premiums on fire and inland, and total prem's on marine risks.	Amou't due on divid's, scrip, inter- est, and for borrowed money.	All other claims company.	Net deposit notes.	Aggregate amount of all liabilities.	Surplus including deposit notes.	Net cash surplus.	Deficiency
Addison Farmers' Mut'l. Addison					\$106,130 40		\$126,282 56	\$20,152 16	
Commonwealth Mutual, Decatur	\$15,216 13	\$25,873 52		\$896 33	254,857 87	\$41,985 98	260,045 27	3,187 40	
Illinois Mutual,.....Alton	25,075 51	28,140 67			258,758 63	53,216 18	278,756 64	19,998 01	
Manufacturers' and Merchants'									
Mutual,.....Rockford	6,679 43	32,769 38	\$174 30		142,682 35	39,614 11	132,289 01	9,606 66	
Millers' Mutual Fire Insurance					189,912 52				
Association of Illinois....Alton									
Millers' National.....Chicago	16,004 16	8,920 30		38,565 73	1,033,129 71	63,490 19	1,206,181 08	26,841 34	
Mississippi Valley Manufactur-									
ers' Mutual.....Rock Island	16,522 80	55,133 43			341,523 26	71,676 23	351,631 76	10,108 59	
Mutual Fire.....Chicago	24,009 07	74,155 48			462,734 18	98,164 55	484,565 77	21,751 59	
Mutual Union Fire.....Moline	7,703 26	13,506 10		1,864 14	125,073 72	23,073 50	125,630 39	2,188 67	
N. W. Mutual Fire..Rock Island	2,404 30	12,098 16			129,138 04	14,562 46	139,494 28	10,356 24	
Pacific Mutual.....Alton	4,722 17	10,020 86			70,082 97	4,722 17	84,351 34	13,668 37	
Protection Mut'l Fire, Hyde Park				493 88	56,085 31	10,544 74	57,364 70	679 39	
Western Man'rs Mut'l..Chicago	2,042 84	62,144 30		7 50	192,206 69	64,194 64	226,202 96	33,996 27	
Total.....	\$120,469 67	\$322,773 20	\$174 30	\$41,827 58	\$3,361,923 65	\$485,244 75	\$3,709,509 62	\$347,585 97	

Table No. 4—Continued.

## V. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Losses adjusted, unadjusted and resisted	Unearned premiums on fire and inland, and total prem's on marine risks.	Amou't due on divi'ds, scrip, inter- est, and for borrowed money.	All other claims against the company.	Net deposit notes.	Aggregate amount of all liabilities.	Surplus including deposit notes.	Net cash surplus.	Deficien- cy
Central Man'rs Mutual.... Ohio	\$3,094 49	\$24,707 36	.....	.....	\$81,577 11	\$27,801 85	\$82,132 17	\$555 06	.....
Farmers Fire..... Pa.	24,902 47	254,210 86	.....	\$7,532 86	.....	286,646 19	218,236 57	218,236 57	.....
Man'rs Mutual Fire..... Ind.	10,219 75	29,275 94	.....	536 59	167,990 13	40,052 28	100,630 66	.....	\$7,359 47
Millers and Man'rs Mut. Minn.	20,378 17	59,043 30	.....	2,353 15	246,050 83	82,374 62	248,911 63	2,800 80	.....
Minneapolis Mut. Fire.... Minn.	20,733 64	27,977 31	.....	.....	181,472 68	48,770 95	186,609 94	5,137 26	.....
Oshkosh Mutual Fire..... Wis.	5,652 51	28,595 65	.....	2,027 88	118,593 36	36,276 04	123,264 13	4,670 77	.....
Ohio Farmers..... Ohio	56,931 70	1,009,148 36	.....	.....	308,896 14	1,006,080 06	349,117 48	349,117 48	.....
Phoenix Mutual Fire..... Ohio	10,652 58	16,855 10	.....	753 87	.....	28,261 55	319,577 91	10,081 77	.....
Reliance Mutual Fire..... Iowa.	11,787 76	12,374 40	.....	421 45	169,220 58	24,583 61	166,494 50	.....	2,725 99
Total.....	\$165,013 07	\$1,462,188 28	.....	\$13,645 80	\$1,273,800 83	\$1,640,847 15	\$1,854,975 08	\$591,259 71	\$10,085 46
Grand aggregate.....	\$10,485,820 48	\$68,595,074 27	\$388,082 75	\$9,090,658 41	\$69,954,020 00	\$158,513,605 91	\$126,549,650 25	\$52,143,524 27	\$183,618 50
Net deposit notes of mut. cos....	.....	.....	.....	.....	\$4,635,724 48	.....	.....	.....	.....



TABLE No. 5.

*Detailed Statement of Income of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their annual statements for the year ending December 31, 1887.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	INCOME DURING THE YEAR 1887, IN CASH.					ITEMS NOT INCLUDED IN CASH INCOME.		
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
Firemen's..... Chicago.	\$21,769 31		\$21,769 31	\$7,536 03		\$20,305 34		
Forest City..... Rockford.	100,270 42		100,270 42	18,356 17		118,626 59		
German Insurance and Savings Institution..... Quincy.	1,326,457 34		1,326,457 34	107,942 40	\$5,513 33	1,438,913 07		
German Fire..... Peoria.	33,959 85		33,959 85	12,920 69	2,229 07	49,109 61		
Packing and Provision Dealers, Chicago, Rockford.	200,514 52		200,514 52	20,155 40	181 40	220,851 32		
Trader's..... Chicago.	42,757 83		42,757 83	15,041 87		57,799 70		
	288,860 18		288,860 18	26,127 71	2,163 22	317,151 11		
	580,824 13	\$901 58	581,725 71	48,583 90		630,309 61		
Total .....	\$2,595,413 58	\$901 58	\$2,596,315 16	\$256,664 17	\$10,087 02	\$2,863,066 35		

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Etna.....	\$2,464,595 66	\$146,205 72	\$2,610,801 38	\$420,639 83	\$8,664 37	\$3,040,105 58	\$1,370 38	
Agricultural.....	789,781 63		789,781 63	81,230 88	3,232 62	876,285 13		
Alleghenia Fire.....	137,012 61		137,012 61	12,063 34	4,361 73	153,467 68		
Amazon.....	231,863 17		231,863 17	21,439 21	1,744 06	255,046 44		
	499,675 77		499,675 77	70,307 98	9,379 38	489,363 13		
American.....	131,433 98	63,810 94	195,244 92	23,886 33		219,131 25		
American Central.....	553,635 58		553,635 58	49,030 04	6,213 76	608,879 38		
American Fire.....	1,368,263 40		1,368,263 40	91,561 14	23,080 95	1,482,845 49		
American Fire.....	361,430 63		361,430 63	47,615 34	853 39	409,899 36		
Anglo-Nevada Assurance Corporation.....	840,180 49	114,523 81	954,704 30	96,069 20		1,050,773 50		

Table No. 5—Continued.

Name of Company.	INCOME DURING THE YEAR 1887, IN CASH.					ITEMS NOT INCLUDED IN CASH INCOME.		
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
Armenia.....	\$37,383 32	.....	\$37,383 32	\$14,574 79	\$2,764 79	\$54,722 90	.....	.....
Atlantic Fire and Marine.....	36,029 96	\$458 02	36,487 98	3,685 27	10,893 13	51,066 38	.....	.....
Boatman's Fire and Marine.....	191,770 74	4,894 23	196,664 97	16,836 42	4,062 61	217,564 00	.....	.....
Boston Marine.....	.....	1,033,397 32	1,033,397 32	72,281 61	.....	1,105,678 93	.....	.....
Boylston.....	221,455 08	44,327 45	265,782 53	36,177 15	69 75	302,029 43	.....	.....
Buffalo German.....	394,731 24	.....	394,731 24	38,781 69	17,889 32	451,402 25	.....	.....
Burlington.....	156,106 09	.....	156,106 09	12,771 17	308 00	169,185 26	.....	.....
California.....	411,231 15	97,241 98	508,473 13	40,670 38	8,620 75	557,773 26	.....	.....
Citizens.....	602,565 00	.....	602,565 00	51,207 42	5,735 96	639,448 38	.....	.....
Citizens'.....	235,578 65	.....	235,578 65	29,395 61	6,006 40	270,980 66	.....	.....
Citizens'.....	70,415 34	4,619 54	75,034 88	22,670 10	.....	97,704 98	.....	.....
Citizens'.....	98,829 00	.....	98,829 00	10,412 33	10,374 50	119,615 83	.....	.....
Commercial.....	374,871 99	24,199 48	399,071 47	22,348 77	.....	421,420 24	.....	.....
Commonwealth.....	180,571 92	.....	180,571 92	14,740 31	.....	195,312 33	.....	\$200,000 00
Connecticut Fire.....	999,853 47	.....	999,853 47	101,469 35	.....	1,101,322 82	.....	.....
Continental.....	2,356,484 83	60,596 32	2,417,081 15	187,533 05	38,336 08	2,642,950 28	.....	.....
Concordia Fire.....	348,316 50	.....	348,316 50	27,840 20	.....	376,156 70	.....	.....
Delaware Mutual Safety.....	121,460 21	348,697 81	470,158 02	52,954 33	2,625 00	525,737 35	\$535 72	.....
Detroit Fire and Marine.....	177,386 31	49,719 24	227,105 55	51,771 50	2,484 12	281,361 17	.....	50,000 00
Dwelling House.....	183,224 46	.....	183,224 46	19,740 43	174 84	203,139 73	.....	.....
Eagle Fire.....	102,660 67	.....	102,660 67	22,588 30	28,719 29	133,968 26	.....	.....
Eliot.....	151,347 26	.....	151,347 26	16,949 38	14 31	168,310 95	.....	.....
Enterprise Fire and Marine.....	57,661 06	1,747 16	59,408 22	6,650 79	10,297 57	76,356 58	.....	.....
Equitable Fire and Marine.....	206,307 72	8,963 46	215,271 18	18,464 05	5,379 86	239,115 69	.....	.....
Exchange Fire.....	314,070 26	58,298 61	372,368 87	15,755 87	.....	388,124 74	.....	.....
Farragut Fire.....	159,801 03	.....	159,801 03	15,825 12	460 00	176,086 15	.....	.....
Fidelity Fire and Marine.....	52,378 56	.....	52,378 56	7,678 45	14,752 62	74,809 63	.....	.....
Fire Association of Philadelphia.....	1,630,601 27	.....	1,630,601 27	212,675 35	7,983 77	1,851,260 39	.....	.....
Fire Association of New York.....	177,045 50	.....	177,045 50	8,536 29	.....	185,581 79	.....	100,000 00
Fire Ins. Co. of Co. of Philadelphia.....	174,206 26	.....	174,206 26	35,031 09	1,049 75	210,287 10	14,046 66	.....

Firemen's.....Md.	119,142 00	.....	119,142 00	15,478 43	8,162 01	142,782 44	.....
Firemen's.....O.	205,414 84	.....	205,414 84	17,738 83	7,046 63	230,220 30	.....
Firemen's.....N. J.	300,222 71	.....	300,222 71	85,011 45	8,790 37	384,024 53	.....
Firemen's Fire.....Mass.	107,244 36	.....	107,244 36	40,742 01	.....	147,986 37	.....
Fireman's Fund.....Cal.	885,336 10	132,853 22	1,018,249 32	69,817 10	20,663 37	1,108,729 79	.....
Franklin.....O.	168,011 40	.....	168,011 40	12,968 06	215 00	181,194 46	.....
Franklin Fire.....Pa.	494,361 26	.....	494,361 26	132,500 84	17,263 99	644,126 00	44,666 92
German American.....N. Y.	2,360,033 28	.....	2,360,033 28	208,830 85	.....	2,568,864 13	.....
German Fire.....Pa.	225,002 72	.....	225,002 72	208,830 85	8,515 30	254,167 87	.....
Germania Fire.....N. Y.	1,218,099 75	.....	1,218,099 75	101,697 73	.....	1,319,797 48	.....
Germania.....La.	109,132 41	4,419 21	113,551 62	20,468 92	.....	134,020 54	.....
Guard Fire and Marine.....Pa.	360,145 48	.....	360,145 48	49,389 38	10,225 59	419,770 45	26,821 97
Glens Falls.....N. Y.	501,616 43	.....	501,616 43	93,045 94	100 00	570,762 37	.....
Grand Rapids Fire.....Mich.	89,680 13	.....	89,680 13	12,500 99	.....	102,181 12	.....
Granite State Fire.....N. H.	238,407 03	.....	238,407 03	13,434 67	.....	251,841 70	.....
Greenwich.....N. Y.	640,536 78	149,589 04	790,185 82	45,533 40	12,768 70	848,487 92	.....
Guardian Fire.....N. Y.	71,294 24	.....	71,294 24	8,530 00	319 00	80,143 24	.....
Hanover Fire.....N. Y.	1,268,841 12	.....	1,268,841 12	95,583 88	.....	1,364,425 00	.....
Hartford Fire.....Conn.	2,455,310 50	.....	2,455,310 50	197,859 47	30,451 88	2,683,621 85	.....
Hekia Fire.....Wis.	114,274 09	.....	114,274 09	30,169 66	.....	144,443 75	.....
Hibernia.....La.	190,654 93	11,485 61	202,140 54	33,088 77	981 00	236,210 31	.....
Home.....N. Y.	3,746,969 49	.....	3,746,969 49	200,623 18	50,528 43	4,538,121 10	.....
Howard.....N. Y.	468,414 15	3,008 03	471,422 18	24,546 46	10,042 95	506,011 59	.....
Ins. Co. of North America.....Pa.	2,166,217 11	1,293,362 47	3,399,579 38	339,191 25	36,727 91	3,795,498 74	54,436 41
Ins. Co. of the State of Pennsylvania.....Pa.	241,582 40	12,703 11	254,285 51	21,771 33	6,102 20	282,159 04	.....
Insurance Co. of Dakota.....Dak.	176,226 41	.....	176,226 41	13,702 20	5,400 27	195,328 88	.....
Jefferson.....N. Y.	66,012 56	.....	66,012 56	20,684 22	.....	86,696 78	.....
Jersey City.....N. J.	63,046 09	.....	63,046 09	14,983 34	5,705 89	83,735 32	50,000 00
Kenton.....Ky.	111,469 43	8,503 76	119,973 19	12,174 36	409 97	132,557 52	.....
Kings County Fire.....N. Y.	87,586 40	.....	87,586 40	12,066 85	3,789 03	103,472 38	.....
Lafayette Fire.....N. Y.	98,165 78	.....	98,165 78	10,522 95	1,959 75	110,648 48	.....
Liberty.....N. Y.	247,753 35	.....	247,753 35	25,918 52	.....	273,671 87	.....
Long Island.....N. Y.	141,558 31	.....	141,558 31	19,536 17	81 44	161,173 32	.....
Louisville Underwriters.....Ky.	473,979 36	198,634 22	673,979 36	37,663 78	5,123 01	516,708 35	.....
Lumbermen S.....Pa.	89,480 13	.....	89,480 13	32,196 82	5,092 20	126,769 15	17,234 10
Marine.....Mo.	37,818 25	9,768 40	47,586 65	12,908 54	.....	60,495 19	.....
Manufacturers' and Builders Fire.....N. Y.	156,200 02	.....	156,200 02	18,122 47	7,025 00	181,347 49	.....
Manufacturers' and Merchants.....Pa.	89,758 14	1,779 30	91,537 44	15,304 05	454 25	107,295 74	.....
Mechanics.....Pa.	129,727 51	.....	129,727 51	25,167 59	3,618 00	158,513 10	10,958 00
Mechanics' and Traders.....La.	185,818 00	.....	185,818 00	32,300 15	1,982 97	220,101 12	.....
Merchants'.....N. J.	555,813 01	.....	555,813 01	59,366 77	2,739 02	617,918 80	.....
Merchants'.....N. Y.	168,821 45	.....	168,821 45	14,707 62	.....	183,529 07	.....
Merchants'.....R. I.	205,474 63	66 97	205,474 63	19,470 40	.....	224,945 03	.....



Table No. 5—Continued.

Name of Company.	INCOME DURING THE YEAR 1887, IN CASH.					ITEMS NOT INCLUDED IN CASH INCOME.		
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash receiv'd for calls on capital, and from other sources than income.
Mercantile .....	\$114,690 51	\$56,017 86	\$170,708 37	\$19,250 29	.....	\$189,958 66	.....	.....
Mercantile Fire .....	39,118 51	.....	39,118 51	8,471 84	.....	47,590 35	.....	.....
Mercantile Fire and Marine .....	115,596 98	58,531 28	174,128 26	31,255 16	.....	205,383 42	.....	.....
Meriden Fire .....	100,411 57	.....	100,411 57	14,821 51	\$2,731 53	117,964 61	.....	.....
Michigan Fire and Marine .....	183,690 38	.....	183,690 38	19,707 94	.....	203,398 32	.....	.....
Milwaukee Mechanics' .....	516,291 95	.....	516,291 95	68,473 38	5,930 53	590,095 86	.....	.....
National Fire .....	565,003 43	.....	565,003 43	101,507 70	2,340 58	668,851 71	.....	.....
National Fire .....	216,400 61	.....	216,400 61	13,329 24	.....	229,729 85	.....	.....
Neptune Fire and Marine .....	165,740 07	618 57	166,358 64	21,453 55	.....	187,812 19	.....	.....
Newark Fire .....	167,312 84	.....	167,312 84	29,615 37	890 00	197,818 21	.....	.....
New Hampshire Fire .....	645,596 72	.....	645,596 72	60,172 26	.....	705,768 98	.....	.....
New York Bowery Fire .....	440,916 48	.....	440,916 48	31,691 28	.....	472,607 76	.....	.....
New York Equitable .....	51,329 36	.....	51,329 36	20,287 19	.....	71,616 55	.....	.....
New York Fire .....	155,505 62	.....	155,505 62	11,062 98	5,167 14	171,735 74	.....	.....
Niagara Fire .....	1,556,548 52	.....	1,556,548 52	74,320 83	15,960 41	1,647,929 76	.....	.....
North River .....	64,169 79	.....	64,169 79	17,564 48	1,650 00	83,324 27	.....	.....
Northwestern National .....	512,663 09	12,310 39	524,973 48	55,878 56	.....	580,852 04	.....	.....
Orient .....	658,355 93	.....	658,355 93	77,306 66	389 60	736,052 19	.....	.....
Pacific Fire .....	218,505 22	.....	218,505 22	24,655 10	1,649 99	244,810 31	.....	.....
Park Fire .....	44,640 17	.....	44,640 17	12,000 00	200 00	56,840 17	.....	.....
Pennsylvania Fire .....	952,460 88	.....	952,460 88	131,083 87	1,139 36	1,084,684 11	\$45,684 14	.....
People's Fire .....	127,241 62	.....	127,241 62	13,732 41	.....	140,974 03	.....	.....
People's Fire .....	347,963 37	.....	347,963 37	19,571 89	.....	367,535 26	.....	.....
People's .....	144,083 47	.....	144,083 47	13,531 91	4,772 25	162,387 63	.....	.....
Phoenix .....	3,780,516 50	1,018,647 13	4,799,163 63	131,173 54	17,576 79	4,947,913 96	.....	\$440,000 00
Phoenix .....	2,233,369 37	.....	2,233,369 37	240,074 53	5,418 24	2,478,802 14	.....	.....
Prescott .....	221,470 93	.....	221,470 93	19,029 13	.....	240,500 06	.....	.....
Providence-Washington .....	523,542 96	307,534 09	831,077 05	35,717 46	.....	866,794 51	.....	.....
Reading Fire .....	95,021 68	.....	95,021 68	17,880 59	5,573 41	118,475 68	.....	.....
Reliance .....	141,134 16	.....	141,134 16	31,990 47	5,254 53	178,379 16	5,489 25	.....

## III. FOREIGN COMPANIES U. S. BRANCHES.

Rochester German.		N. Y.	378,982 90	.....	378,982 90	22,816 25	9,010 49	410,809 64
Rugers Fire		N. Y.	70,980 94	.....	70,980 94	15,363 06	2,531 00	88,525 00
St. Paul Fire and Marine		Minn.	794,721 45	179,274 48	973,995 93	87,416 88	9,060 43	1,070,473 24
Security		Conn.	331,187 20	84,250 41	415,437 61	23,547 01	152 18	439,129 80
Southern California		Ohio.	61,414 62	4,717 80	66,132 42	8,839 25	.....	74,971 67
Springfield Fire and Marine		Cal.	122,256 66	.....	122,256 66	16,795 38	600 00	139,052 04
Springfield Fire and Marine		Mass.	1,562,908 86	.....	1,562,908 86	130,618 87	3,979 25	1,697,506 98
Spring Garden		Pa.	242,167 25	.....	242,167 25	53,304 45	17,208 59	312,680 29
Standard Fire		N. Y.	81,812 25	.....	81,812 25	13,990 91	810 00	96,613 16
Sun		Cal.	170,059 30	.....	254,239 80	21,870 93	7,005 38	283,116 10
Sun Mutual		La.	370,821 16	84,180 59	570,821 16	40,598 36	.....	411,419 52
Syndicate		Minn.	51,261 29	.....	51,261 29	23,611 76	.....	74,873 05
Teutonia Fire		Pa.	27,872 29	.....	27,872 29	7,490 25	2,415 28	37,777 82
Teutonia		La.	124,441 04	22,021 28	146,462 32	19,951 62	7,014 73	173,428 09
Union		Pa.	292,135 23	133,964 72	446,099 95	22,516 47	10,167 28	478,783 70
United Firemen's		Cal.	515,725 17	98,512 56	614,237 73	43,412 84	8,365 00	666,015 57
United Firemen's		Pa.	179,003 88	.....	179,003 88	33,016 21	1,256 00	219,276 09
United States Fire		N. Y.	125,367 20	18,321 64	143,688 84	25,079 07	.....	168,767 91
Virginia Fire and Marine		Va.	205,227 39	842 46	206,069 85	26,035 55	5,115 80	237,221 20
Watertown Fire		Ohio.	22,645 06	.....	22,645 06	9,334 63	8,742 15	40,721 84
Westchester Fire		Dak.	31,722 47	.....	31,722 47	5,708 62	.....	37,431 09
Westchester Fire		N. Y.	826,554 25	2,108 94	828,663 19	50,795 38	727 82	880,186 39
Western		Pa.	154,007 80	1,678 49	155,686 29	20,780 32	987 50	177,454 11
Western Fire and Marine		Dak.	61,273 10	3,463 51	64,736 61	48 83	107 00	64,822 44
Western Home		Iowa.	67,782 21	.....	67,782 21	8,583 33	6,700 73	83,126 27
Williamsburgh City Fire		N. Y.	545,305 09	.....	545,305 09	42,284 22	18,898 78	606,488 09
Total			\$61,605,939 67	\$5,929,860 63	\$67,535,800 30	\$6,591,896 18	\$708,406 58	\$74,896,103 06
								\$279,612 93
								\$717,500 00
British America Assurance		Can.	\$534,873 18	\$49,912 00	\$584,785 18	\$27,872 02	.....	\$612,657 20
British and Foreign Mar. (limited)		Eng.	.....	808,026 70	808,026 70	30,226 27	\$124,732 45	962,985 42
City of London Fire (limited)		Eng.	571,311 30	.....	571,311 30	20,638 40	.....	591,949 70
Commercial Union Assurance		Eng.	2,022,577 34	126,219 33	2,148,796 67	63,234 17	10,039 96	2,222,070 80
Fire Insurance Association (limited)		Eng.	692,006 67	.....	692,006 67	29,218 63	.....	721,225 30
Guardian Fire and Life Assurance		Eng.	707,031 02	.....	707,031 02	36,821 29	.....	743,852 31
Hamburg-Bremen Fire		Ger.	848,531 35	.....	848,531 35	42,594 94	.....	891,126 29
Imperial Fire		Eng.	1,024,022 68	.....	1,024,022 68	29,817 80	17,500 70	1,071,347 37
Lancashire		Eng.	1,236,993 84	.....	1,236,993 84	62,097 48	.....	1,299,091 32
Lion Fire		Eng.	421,408 69	.....	421,408 69	24,321 33	.....	445,730 02

Table No. 5—Continued.

Name of Company.	INCOME DURING THE YEAR 1887, IN CASH.					ITEMS NOT INCLUDED IN CASH INCOME.		
	Fire.	Marine and inland.	Total.	From interest-and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
Liverpool and London and Globe..... Eng.	\$3,868,174 33	.....	\$3,868,174 33	\$154,262 00	\$91,667 11	\$4,114,103 44	\$14,528 59	\$7,877 21
London Assurance Corporation..... Eng.	706,763 31	.....	706,763 31	49,125 00	.....	755,888 31	.....	.....
London and Lancashire Fire..... Eng.	1,004,314 08	.....	1,004,314 08	42,305 33	.....	1,046,619 41	.....	.....
Mannheim..... Ger.	\$73,935 33	.....	73,935 33	.....	.....	73,935 33	.....	.....
Marine (limited)..... Eng.	144,326 75	.....	144,326 75	.....	.....	144,326 75	.....	.....
Northern Assurance..... Eng.	936,826 30	.....	936,826 30	43,731 00	2,662 19	983,219 49	.....	.....
North British and Mercantile..... G. B.	1,855,827 84	.....	1,855,827 84	122,310 83	.....	1,978,138 67	.....	.....
Norwich Union Fire..... Eng.	874,675 04	.....	874,675 04	38,157 28	.....	912,832 32	.....	.....
Phoenix Assurance..... Eng.	1,384,479 19	.....	1,384,479 19	48,843 75	.....	1,433,322 94	.....	.....
Queen..... Eng.	1,422,581 18	.....	1,422,581 18	45,496 80	12,618 37	1,480,696 35	.....	.....
Royal..... Eng.	2,492,748 04	.....	2,492,748 04	99,412 78	97,889 05	2,690,040 87	16,729 68	.....
Scottish Union and National.. Scotland.	498,315 28	.....	498,315 28	47,940 35	.....	546,255 63	.....	.....
Sun Fire Office..... Eng.	970,059 07	.....	970,059 07	70,197 40	.....	1,040,256 47	.....	.....
Transatlantic Fire..... Ger.	205,743 41	.....	205,743 41	15,106 94	.....	220,850 35	.....	.....
United Fire Re-Insurance Co. (limited)..... Eng.	1,233,181 80	.....	1,233,181 80	31,262 28	.....	1,264,444 08	.....	.....
Union Marine (limited)..... Eng.	.....	268,462 82	268,462 82	14,051 72	8,833 34	291,347 88	.....	.....
Universal Marine (limited)..... Eng.	.....	65,904 87	65,904 87	33,191 87	.....	99,096 74	.....	.....
Western Assurance..... Canada.	793,732 35	299,841 05	1,093,573 40	29,436 58	.....	1,123,009 98	.....	.....
Total.....	\$26,306,177 29	\$1,836,628 85	\$28,142,806 14	\$1,251,674 33	\$305,940 17	\$29,700,420 64	\$31,258 27	\$7,877 21



## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual.....	\$3,989 87	\$3,989 87	\$656 70	\$4,646 57
Commonwealth Mutual.....	89,879 77	89,879 77	1,068 25	92,729 22
Illinois Mutual.....	92,676 62	92,676 62	1,156 63	93,833 25
Manufacturers' and Merchants' Mutual.....	65,520 75	65,520 75	372 71	65,893 46
Millers' Mutual Fire Insurance Association of Illinois.....	27,812 69	27,812 69	831 80	28,644 49
Millers' National.....	185,417 69	185,417 69	8,891 17	194,308 86
Miss. Val. Manuf's Mutual.....	142,415 65	142,415 65	2,638 43	145,054 08
Mutual Fire.....	199,858 82	199,858 82	3,250 06	203,108 88
Mutual Union Fire.....	58,470 11	58,470 11	400 00	58,870 11
Northwestern Mutual Fire.....	32,035 57	32,035 57	109 83	32,145 40
Pacific Mutual.....	14,975 68	14,975 68	30 00	15,005 68
Protection Mutual Fire.....	18,968 10	18,968 10	670 37	19,638 47
Western Manufacturers Mut. ....	119,373 44	119,373 44	4,989 19	124,362 63
Total.....	\$1,051,394 76	\$1,051,394 76	\$24,382 27	\$1,078,258 00

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers' Mutual.....	\$51,748 10	\$51,748 10	\$1,506 96	\$53,255 06
Farmers' Fire.....	289,145 53	289,145 53	22,067 81	311,213 34
Manufacturers' Mutual Fire.....	68,691 40	68,691 40	176 30	68,867 70
Ind. ....	118,080 60	118,086 60	5,061 67	123,148 27
Minneapolis Mutual Fire.....	96,273 01	96,273 01	1,304 36	97,577 37
Oshkosh Mutual Fire.....	91,005 36	91,005 36	62,801 29	153,806 65
Ohio Farmers.....	573,494 80	573,494 80	441 63	573,936 43
Phoenix Mutual Fire.....	52,754 86	52,754 86	409 46	53,164 32
Reliance Mutual Fire.....	49,796 18	49,796 18		50,205 64
Total.....	\$1,391,597 84	\$1,391,597 84	\$93,770 10	\$1,485,367 94
Grand Aggregate.....	\$93,010,523 14	\$7,767,391 06	\$8,218,387 05	\$111,091,494 31
				\$725,377 21

TABLE No. 6.

*Detailed Statement of Expenditures of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1887.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.							
Firemen's .....	\$6,900 78	.....	\$8,000 00	\$4,370 82	\$4,934 98	\$1,125 53	\$2,437 92	\$27,770 03	.....
Forest City .....	27,419 89	.....	27,710 00	40,992 31	8,105 00	1,570 97	4,328 30	110,186 47	.....
German .....	732,228 72	.....	40,000 00	402,949 04	114,201 74	22,073 83	11,700 87	1,322,554 20	.....
German Insurance & Savings Institution .....	42,854 53	.....	17,904 00	5,894 38	4,784 35	5,537 87	.....	76,975 13	.....
German Fire .....	96,995 49	.....	24,000 00	59,724 93	24,166 81	3,357 46	.....	208,244 09	.....
Packers and Provision Dealers .....	25,958 71	.....	15,000 00	9,454 28	.....	1,246 76	629 78	52,289 53	.....
Rockford .....	127,530 31	.....	28,000 00	81,028 56	35,945 77	3,682 69	22,327 29	298,514 02	.....
Traders .....	373,592 06	\$2,370 49	50,000 00	108,149 02	40,820 12	15,786 37	22,938 36	613,656 42	.....
Total .....	\$1,433,540 49	\$2,370 49	\$210,614 00	\$711,963 34	\$232,958 77	\$54,380 88	\$64,362 52	\$2,710,190 49	.....

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Attna .....	\$1,354,945 99	\$95,411 62	\$1,450,357 61	\$398,621 10	\$161,416 42	\$51,690 15	\$209,291 39	\$2,991,385 67	.....
Agricultural .....	436,984 78	.....	49,870 00	186,685 21	88,467 50	13,869 55	42,037 70	818,814 74	.....
Allomannia Fire .....	103,204 82	.....	8,000 00	26,006 51	11,466 41	6,399 41	11,953 86	167,631 01	.....
Amazon .....	151,702 37	.....	17,315 20	49,608 62	18,376 50	5,679 35	17,738 50	260,680 54	.....
American .....	190,795 39	.....	72,726 00	64,394 41	40,800 08	15,881 11	36,406 55	421,063 54	.....
American .....	82,912 53	49,476 39	24,179 00	31,989 28	16,247 09	8,392 65	10,953 94	224,150 88	.....
American Central .....	355,909 16	.....	57,000 00	74,800 16	48,852 69	10,087 97	70,591 48	617,300 86	.....
American Fire .....	874,880 03	.....	50,910 00	261,053 28	187,426 40	33,293 88	8,268 82	1,415,773 01	\$8,886 17
American Fire .....	185,760 47	.....	50,356 48	80,103 84	44,287 03	6,410 74	45,190 31	412,108 87	.....
Anglo-Nevada Assurance Corporation .....	371,980 50	71,314 86	90,000 00	205,874 68	53,381 15	83,696 60	65,524 40	941,772 19	.....

Armenia.....Pa.	30,321 47	.....	15,273 00	6,352 02	5,500 00	2,124 03	4,204 05	63,864 37
Atlantic Fire and M.....R. I.	36,087 36	.....	6,113 33	6,373 32	12,717 31	1,331 67	4,935 42	64,243 41
Boatman's Fire and M.....Pa.	197,304 86	696 95	.....	37,473 95	12,717 19	5,731 67	13,080 12	207,604 09
Boston Marine.....Mass.	.....	681,618 74	100,000 00	49,237 39	38,406 10	17,887 35	79,269 69	906,061 27
Boyleston.....Mass.	136,904 30	29,758 83	35,029 25	42,347 29	29,400 00	5,386 05	27,225 83	306,081 55
Buffalo German.....N. Y.	214,034 58	.....	40,000 00	78,494 23	20,200 08	7,388 08	25,806 90	386,074 47
Burlington.....Iowa.	42,887 32	.....	20,000 00	87,633 26	37,409 87	4,975 71	32,731 73	507,731 73
California.....Cal.	199,718 58	49,832 22	72,000 00	87,240 58	37,041 46	10,905 96	50,532 93	507,271 61
Citizens'.....N. Y.	373,770 57	.....	29,983 70	103,446 24	44,003 35	15,741 98	91,682 76	662,628 60
Citizens'.....Pa.	197,975 40	.....	13,000 00	48,433 88	12,792 47	9,370 65	24,559 07	308,131 47
Citizens'.....Mo.	47,201 46	3,690 86	12,000 00	12,174 87	9,500 00	5,364 73	4,369 61	94,301 53
Citizens'.....Ohio.	65,101 96	.....	16,000 00	24,406 72	8,062 03	1,728 23	4,277 83	110,306 79
Commercial.....Cal.	255,462 31	9,392 42	24,000 00	78,204 58	29,695 85	7,564 36	28,514 18	432,863 70
Commonwealth.....N. Y.	59,677 39	.....	6,000 00	15,699 77	22,212 17	2,760 44	13,910 18	119,769 95
Connecticut Fire.....Conn.	645,557 47	.....	80,000 00	155,066 57	92,432 53	23,909 00	75,072 40	1,072,037 97
Continental.....N. Y.	1,357,784 75	200,316 68	160,556 90	428,027 46	323,013 94	63,290 62	206,794 47	2,730,784 82
Concordia Fire.....Wis.	223,169 81	.....	8,120 00	72,044 00	20,325 42	7,563 82	27,191 55	358,414 66
Delaware Mut. Safety.....Pa.	71,665 96	205,032 38	220,057 65	56,445 31	33,339 27	13,633 30	9,329 39	605,303 37
Detroit Fire and Mar. Mich.	116,185 14	54,439 96	82,500 00	29,601 14	17,750 57	11,056 04	13,698 02	325,231 47
Dwelling House.....Mass.	82,088 18	.....	18,720 00	50,588 61	14,303 10	7,120 87	22,786 04	195,586 80
Eagle Fire.....N. Y.	56,404 07	.....	45,705 00	16,856 82	29,722 27	6,013 87	14,999 23	170,301 26
Eliot.....Mass.	100,236 75	.....	20,200 00	33,196 07	11,106 00	4,972 07	12,414 16	181,825 05
Enterprise F. and M.....O.	23,910 42	294 53	12,000 00	9,407 71	9,100 00	3,796 31	14,238 56	72,717 33
Equitable F. and M.....R. I.	110,564 46	9,117 03	24,654 30	38,269 68	32,472 83	7,458 25	.....	222,506 35
Exchange Fire.....N. Y.	129,255 94	54,218 73	14,000 70	63,267 58	20,899 97	3,745 26	13,315 11	298,761 29
Farragut Fire.....N. Y.	106,432 86	.....	20,000 00	24,259 40	22,783 33	3,425 10	18,500 17	195,400 86
Fidelity F. and M.....Pa.	23,436 61	.....	13,820 00	7,258 38	2,821 33	1,176 98	50,416 01	50,416 01
F. Ass'n of Philadelphia.....Pa.	1,015,788 00	.....	200,000 00	336,401 03	133,927 17	59,209 97	20,551 84	1,755,878 49
Fire Ass'n of N. Y.....N. Y.	190,813 11	.....	10,177 35	16,353 39	3,056 51	15,472 49	.....	235,872 85
Fire Ins. Co. of the County of Philadelphia.....Pa.	120,377 96	.....	25,834 00	35,133 83	9,320 56	5,760 40	2,792 09	199,218 84
Firemen's.....Md.	73,655 21	.....	22,348 07	18,770 95	18,229 62	6,233 62	560 73	139,798 20
Firemen's.....N. J.	127,086 45	.....	20,000 00	38,381 35	13,800 00	6,188 07	25,937 07	234,252 91
Firemen's.....Mass.	189,578 17	.....	72,638 10	50,656 02	20,764 86	17,150 44	18,012 93	368,300 32
Fireman's Fire.....Cal.	485,094 51	69,711 56	29,890 00	16,276 72	13,169 00	4,413 13	8,503 46	140,783 34
Fireman's Fund.....Cal.	485,094 51	.....	120,000 00	142,560 79	101,923 92	15,295 50	102,300 18	1,036,886 46
Franklin.....O.	67,877 20	.....	16,000 00	29,924 45	11,409 96	1,899 63	11,931 68	130,132 92
Franklin Fire.....Pa.	262,256 42	.....	100,065 00	82,636 35	54,311 06	27,156 58	74,189 25	600,614 66
German American.....N. Y.	1,311,643 24	.....	200,000 00	377,248 25	174,234 89	58,265 49	220,487 97	2,341,879 84
German Fire.....Pa.	145,518 55	.....	24,000 00	46,666 54	22,402 38	4,884 95	24,692 72	183,472 42
Germania Fire.....N. Y.	569,089 50	.....	100,000 00	175,800 04	84,341 56	24,690 61	167,477 79	1,121,399 61
Germania.....La.	84,478 00	4,894 81	10,000 00	13,080 71	12,224 12	6,923 72	.....	131,001 41
Grand Fire and Mar.....Pa.	133,043 23	.....	72,000 00	74,004 00	45,757 88	14,379 88	27,503 53	366,668 58
Glens Falls.....N. Y.	318,728 11	.....	20,000 00	91,599 02	39,947 23	11,303 41	30,988 87	512,566 64



Table No. 6—Continued.

Name of Company.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.							
Grand Rapids Fire..... Mich.	38,034 13	.....	.....	18,257 69	4,650 00	620 77	4,985 34	66,557 93	.....
Granite State Fire..... N. H.	161,793 64	.....	.....	41,248 56	9,208 00	5,473 99	20,353 53	238,077 72	.....
Greenwich..... N. Y.	480,783 64	92,402 65	20,000 00	172,390 06	52,008 77	9,166 52	34,510 54	861,922 18	.....
Guardian Fire..... N. Y.	63,213 45	.....	6,000 00	10,320 26	10,398 28	8,848 09	8,139 91	39,738 99	.....
Hanover Fire..... N. Y.	752,322 60	.....	100,000 00	225,322 60	166,367 69	30,586 26	110,804 14	1,389,742 03	.....
Hartford Fire..... Conn.	1,362,791 32	.....	250,000 00	380,409 14	179,259 40	49,729 48	177,828 81	2,400,018 15	.....
Hekla Fire..... Wis.	95,883 66	.....	.....	20,382 70	15,437 20	4,666 43	.....	136,370 08	.....
Hibernia..... La.	140,026 12	15,208 74	15,651 00	5,634 15	10,500 00	19,324 94	4,528 19	210,873 14	.....
Home..... N. Y.	2,066,507 16	.....	299,690 00	651,798 00	407,268 52	67,364 42	264,630 84	3,757,258 94	.....
Howard..... N. Y.	394,200 61	1,822 65	12,445 20	99,758 62	26,956 04	9,764 17	48,616 75	503,564 04	.....
Ins. Co. of N. America. Pa.	1,309,180 44	877,434 05	450,000 00	534,432 68	131,245 56	110,201 52	278,987 53	3,691,481 78	17,708 50
Ins. Co. of State of Penn. Pa.	154,799 91	22,398 62	20,000 00	50,196 53	27,394 08	6,782 07	11,715 65	293,286 86	5,236 50
Insurance Co. of Dak. Dak.	78,870 35	529 32	.....	37,200 03	19,298 15	3,213 35	33,564 45	172,675 65	.....
Jefferson..... N. Y.	44,657 52	.....	32,001 60	11,772 08	13,749 84	1,167 82	6,478 17	109,227 63	.....
Jersey City..... N. J.	19,468 04	.....	14,000 00	10,504 16	10,567 00	2,783 87	7,657 44	64,982 51	100 00
Kenton..... Ky.	93,552 50	1,702 61	4,870 88	22,671 52	7,911 16	5,922 66	8,639 64	145,290 77	.....
Kings County Fire..... N. Y.	50,430 67	.....	30,000 00	17,600 51	13,255 35	2,855 62	8,323 84	122,405 99	.....
Lafayette Fire..... N. Y.	76,758 13	.....	12,000 00	20,562 50	9,035 85	512 98	9,504 46	128,973 92	.....
Liberty..... N. Y.	55,646 54	.....	.....	57,548 44	15,431 78	4,386 53	22,235 94	155,109 23	.....
Long Island..... N. Y.	78,398 35	.....	24,000 00	32,055 07	15,832 90	921 01	14,257 54	165,044 87	.....
Lo'sville Underwriters. Ky.	231,457 18	128,973 97	46,000 00	68,841 67	31,252 00	9,796 99	31,714 19	548,036 00	.....
Lumbermen's..... Pa.	46,662 07	.....	15,000 00	17,131 42	7,150 00	2,932 54	4,903 22	93,839 25	5,289 50
Marine..... Mo.	36,783 44	2,695 08	13,985 00	6,610 17	7,338 00	4,736 65	3,963 36	76,111 70	.....
Marine and Builders F. N. Y.	92,370 53	.....	16,042 00	35,878 51	21,372 31	5,461 56	17,913 43	189,038 34	.....
Mechanics and Merchants..... Pa.	126,139 58	.....	.....	16,521 79	7,896 89	2,892 71	6,088 78	159,539 55	.....
Mechanics..... Pa.	93,053 37	.....	20,691 00	22,573 17	6,390 00	6,954 69	4,568 67	153,626 90	4,873 50
Mechanics & Traders..... La.	137,705 22	12,198 25	37,500 00	21,870 08	20,840 00	3,490 76	10,191 78	243,749 09	.....
Merchants'..... N. J.	320,170 92	.....	41,141 00	92,822 48	27,050 50	16,016 16	58,803 43	563,034 49	.....
Merchants'..... N. Y.	158,268 35	634 81	12,000 00	49,952 43	19,740 89	4,434 89	12,568 15	250,568 52	.....
Merchants'..... R. I.	121,967 02	95 07	16,000 00	28,268 39	17,116 78	5,803 39	779 00	210,582 46	.....
Mercantile..... Ohio.	95,439 77	40,304 08	20,000 00	32,843 99	23,619 58	6,044 63	7,878 42	205,628 27	.....
Mercantile Fire..... N. Y.	31,287 19	.....	6,000 00	5,764 01	11,238 32	6,703 49	5,410 35	90,403 36	.....

Mercantile F. and M. Mass.	71,820 67	30,078 35	101,899 02	32,191 00	29,201 84	23,532 31	8,321 52	284 11	195,429 80
Meriden Fire.....Conn.	50,096 85		50,096 85	16,000 00	18,650 89	7,158 33	1,680 41	4,528 29	98,114 77
Michigan F. and M. Mich.	126,460 62		126,460 62	14,000 00	83,031 03	8,019 53	7,561 68	16,602 97	210,344 88
Milwaukee Mecha'ies' Wis.	283,803 09		283,803 09	40,099 00	112,208 19	40,791 99	15,286 95	333,808 03	525,997 25
National Fire.....Conn.	320,480 63		320,480 63	100,000 00	91,061 95	38,052 02	13,996 88	40,160 14	694,564 62
National Fire.....N. Y.	122,640 19		122,640 19	16,000 00	50,478 00	13,169 98	2,928 59	18,615 53	223,832 29
Neptune F. and M. Mass.	118,252 13	268 00	118,520 13	18,000 00	30,141 81	15,442 80	5,079 36	8,536 63	196,720 73
Newark Fire.....N. J.	106,770 64		106,770 64	25,493 05	35,358 89	16,741 81	6,851 24	16,532 94	207,748 57
New Hampshire F. N. H.	350,186 05		350,186 05	33,750 00	126,151 43	41,380 00	18,003 98	34,096 47	697,288 19
N. Y. Bowery Fire.....N. Y.	266,930 98		266,930 98	36,000 00	126,151 43	41,380 00	7,600 10	32,910 05	510,972 56
New York Equitable. N. Y.	23,399 37		23,399 37	21,000 00	8,644 49	14,940 00	781 89	7,874 58	76,640 33
New York Fire.....N. Y.	113,748 85		113,748 85	16,000 00	35,313 76	21,322 02	2,480 74	4,981 06	193,843 43
Niagara Fire.....N. Y.	974,743 09		974,743 09	49,632 50	256,173 76	123,200 00	45,419 41	163,222 96	1,612,391 72
North River.....N. Y.	22,022 54		22,022 54	27,898 00	78,233 78	53,739 43	12,653 49	8,325 68	82,244 93
Northwestern Nat'l...Wis.	255,602 59	14,111 99	269,714 58	60,000 00	78,233 78	53,739 43	12,653 49	49,170 19	523,511 47
Orient.....Conn.	434,255 46		434,255 46	30,000 00	112,484 13	51,438 66	17,563 37	60,601 79	706,343 41
Pacific Fire.....N. Y.	156,048 75		156,048 75	24,000 00	43,872 02	27,179 66	5,097 90	14,351 25	271,039 58
Park Fire.....N. Y.	31,662 31		31,662 31	17,000 00	7,901 37	9,350 16	5,293 32	4,800 72	71,070 88
Pennsylvania Fire.....Pa.	545,470 75		545,470 75	50,000 00	221,638 58	32,648 97	25,886 68	51,006 49	926,651 47
People's Fire.....N. Y.	88,314 04		88,314 04	20,000 00	25,634 53	13,322 54	2,269 01	10,149 14	135,029 26
People's Fire.....N. H.	180,678 02		180,678 02	7,500 00	73,318 02	13,138 99	5,138 99	26,143 15	305,917 17
People's.....Pa.	126,803 43		126,803 43	12,000 00	26,815 42	8,550 00	5,358 80	10,979 28	190,506 93
Phoenix.....N. Y.	2,503,786 52	1,236,738 10	3,740,524 62	100,000 00	970,965 49	326,331 73	82,869 25	429,088 84	5,649,779 93
Phoenix.....Conn.	1,328,999 41		1,328,999 41	280,000 00	375,620 48	102,228 84	67,716 55	191,111 07	2,345,676 35
Prescott.....Mass.	139,922 83		139,922 83	12,000 00	44,567 89	16,086 89	6,165 90	15,278 36	234,021 87
Providence Wash'ton R. I.	291,348 32	215,150 12	506,498 44	32,000 00	159,041 05	32,869 83	15,336 10	58,808 42	804,553 84
Reading Fire.....Pa.	59,920 37		59,920 37	19,990 00	15,484 89	6,816 50	2,324 97	5,836 90	110,382 72
Reliance.....Pa.	94,370 75		94,370 75	24,000 00	24,545 13	10,903 01	6,776 69	6,334 06	166,930 64
Rochester German.....N. Y.	245,315 98		245,315 98	16,000 00	86,700 54	13,893 52	11,473 15	25,748 79	401,133 78
Rutger's Fire.....N. Y.	38,596 38		38,596 38	20,000 00	12,359 95	14,389 91	3,412 20	5,787 19	95,000 66
St. Paul F. and M. Minn.	518,454 98	146,410 15	664,865 13	50,000 00	190,377 60	47,989 70	15,358 61	50,525 19	1,019,116 23
Security.....Conn.	269,317 42	40,126 53	309,443 95	18,000 00	43,694 22	32,432 78	3,100 60	38,767 55	387,671 55
Security.....Ohio	30,883 22	372 25	31,255 47	9,000 00	11,874 81	5,725 00	399 83	2,870 38	61,125 49
Southern California...Cal.	42,766 44		42,766 44	2,000 00	25,174 47	10,572 50	2,402 74	33,822 73	116,738 88
Springfield F. and M. Mass.	940,248 87		940,248 87	112,500 00	261,227 90	70,317 06	47,772 82	148,752 84	1,580,818 68
Spring Garden.....Pa.	133,273 55		133,273 55	64,000 00	44,265 03	19,291 93	11,475 07	12,459 32	284,734 91
Standard Fire.....N. Y.	47,174 29		47,174 29	14,000 00	13,424 45	23,864 28	2,574 18	6,964 39	96,905 17
Sum.....Cal.	99,668 49	33,699 27	133,367 76	30,000 00	41,531 96	23,864 28	1,913 61	24,065 39	254,723 00
Sun Mutual.....La.	261,512 76		261,512 76	49,142 50	55,065 45	55,032 64	9,477 24	2,000 00	462,250 59
Syndicate.....Minn.	23,006 46		23,006 46		7,360 82	8,468 95	818 12	8,328 64	48,043 02

Table No. 6--Continued.

Name of Company.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.							
Teutonia Fire .....	\$14,203 66	.....	\$8,000 00	\$5,207 61	\$4,327 50	\$1,056 61	\$2,327 85	\$35,123 23	\$683 00
Teutonia .....	70,321 08	\$22,363 73	12,500 00	13,295 08	23,541 85	6,930 78	.....	148,953 12	.....
Union .....	179,822 00	151,168 05	15,497 37	81,445 75	38,761 91	11,216 26	56,319 34	534,230 77	1,655 00
Union .....	332,177 55	53,496 76	60,030 00	139,262 80	38,334 15	12,824 89	31,167 53	667,269 08	.....
United Firemen's .....	127,423 07	.....	18,000 00	37,967 98	14,780 00	6,432 36	14,435 94	219,639 35	10,296 52
United States Fire .....	63,003 03	6,493 62	70,096 65	29,655 78	18,127 28	4,552 61	14,877 54	164,657 11	.....
Virginia F. and M. ....	147,979 26	.....	22,555 50	38,836 84	8,795 76	6,513 58	6,513 58	230,936 98	.....
Washington .....	27,874 55	.....	14,624 00	5,373 41	8,789 17	1,218 02	3,576 64	61,455 79	.....
Watertown Fire .....	4,534 72	.....	.....	7,745 86	4,243 50	.....	6,493 86	23,017 94	.....
Westchester Fire .....	485,157 56	.....	30,000 00	159,964 32	36,691 23	16,614 28	102,017 56	830,444 35	.....
Western .....	134,312 66	.....	12,000 00	27,557 07	8,791 60	4,204 06	6,042 79	192,908 13	.....
Western F. and M. ....	14,385 45	1,953 92	.....	18,818 02	14,026 69	.....	7,147 91	56,332 04	.....
Western Home .....	23,435 57	.....	.....	33,396 24	.....	2,785 09	8,810 52	68,427 42	.....
Williamsburgh City F. N. Y.	274,686 80	.....	49,935 00	123,502 58	61,960 93	5,577 73	40,858 85	556,621 80	.....
Total .....	\$36,775,551 78	\$4,738,109 91	\$41,513,661 69	\$12,066,801 74	\$5,418,300 87	\$1,759,116 23	\$5,254,019 40	\$72,636,925 81	\$188,625 06

## III. FOREIGN COMPANIES, U. S. BRANCHES.

British Am. Assur. ....	Can.	.....	.....	\$118,488 94	\$12,604 14	\$15,600 29	\$24,775 84	\$602,132 28	.....
Brit. & For. Mar. (lim.) Eng.	.....	.....	.....	71,029 19	46,095 89	13,215 23	587,341 00	973,643 14	.....
City of Lon. Fire (lim.) Eng.	.....	.....	.....	107,527 55	37,870 45	21,186 72	37,427 40	609,646 82	.....
Com. Union Assur. ....	Eng.	.....	.....	392,714 39	131,364 00	50,010 14	124,629 90	1,868,700 69	.....
Fire Ins. Ass'n (lim) ....	Eng.	.....	.....	129,421 42	48,391 33	16,288 91	46,282 22	770,798 23	.....
Gard'n F. & L. Assur. Eng.	.....	.....	.....	132,673 21	77,917 60	17,819 85	73,877 36	708,287 21	.....
Hamburg Bremen Fire Ger.	.....	.....	.....	138,575 86	74,823 33	20,298 30	46,894 96	815,836 74	.....
Imperial Fire .....	Eng.	.....	.....	179,271 34	105,110 39	36,933 20	23,792 74	1,015,695 23	.....
Lancashire .....	Eng.	.....	.....	225,157 14	156,781 29	31,608 67	.....	1,323,329 52	.....
Lion Fire .....	Eng.	.....	.....	69,506 88	31,918 65	13,008 28	17,131 41	398,897 44	.....



Liverpool and London and Globe.....Eng.	2,452,858 96	2,452,858 96	.....	682,607 95	206,920 23	95,220 27	197,514 02	3,635,121 43
London Assur. Corp'n. Eng.	408,275 32	408,275 32	.....	134,176 59	43,831 49	21,133 42	43,019 54	710,435 46
Lon. & Lancashire Fire Eng.	582,392 87	582,392 87	.....	200,550 27	48,817 01	25,328 55	63,054 75	922,123 28
Mannheim.....Ger.	.....	15,562 23	.....	10,472 11	1,307 81	.....	4,318 45	31,450 80
Marine-limited.....Eng.	73,410 70	73,410 70	.....	15,826 25	6,339 73	2,868 55	3,302 75	98,768 00
Northern Assurance.....Eng.	521,095 23	521,095 23	.....	154,654 83	66,634 14	24,492 75	100,651 31	867,528 26
N. Brit. & Mercantile. G. B.	1,136,506 91	1,136,506 91	.....	303,921 12	187,192 11	43,411 73	61,463 35	1,732,495 22
Norwich Union Fire.....Eng.	500,547 87	500,547 87	.....	147,644 60	53,750 26	10,728 66	73,033 31	785,704 70
Phoenix Assurance.....Eng.	971,648 81	971,648 81	.....	269,298 79	79,820 53	43,182 34	86,322 16	1,450,272 63
Queen.....Eng.	953,376 63	953,376 63	.....	231,943 53	92,656 80	43,656 31	93,837 79	1,415,471 06
Royal.....Eng.	1,554,656 58	1,554,656 58	.....	442,270 88	151,376 40	58,104 56	158,500 34	2,354,968 70
Scottish Union & Nat. Scot.	249,872 67	249,872 67	.....	81,216 70	28,080 31	17,631 00	31,092 27	408,542 95
Sun Fire Office.....Eng.	718,095 49	718,095 49	.....	157,040 56	55,951 91	26,631 26	79,784 29	1,037,213 51
Transatlantic Fire.....Ger.	141,290 21	141,290 21	.....	40,037 06	17,760 89	5,112 53	14,416 56	218,617 25
U. F. Re-ins. Co. (lim.) Eng.	905,066 48	905,066 48	.....	342,071 51	51,003 54	.....	.....	1,208,141 53
Union Mar. (lim.).....Eng.	85,387 60	85,387 60	.....	28,533 56	3,500 00	5,242 96	4,899 52	127,563 64
Universal Mar. (lim.).....Eng.	49,175 23	49,175 23	.....	227,976 23	24,000 00	24,102 76	15,457 89	64,633 12
Western Assurance.....Can.	549,204 18	549,204 18	.....	.....	.....	.....	79,628 58	1,083,168 06
Total.....	\$16,921,729 06	\$17,680,091 17	.....	\$5,034,179 46	\$1,842,450 28	\$82,866 64	\$2,102,110 51	\$27,341,698 06

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual	\$2,293 60	\$2,293 60	.....	.....	\$613 28	\$62 00	\$196 90	\$3,166 38
Commonw. Mut. ....Decatur	58,588 53	58,588 53	.....	\$13,311 90	10,124 32	.....	4,584 43	86,009 18
Illinois Mutual.....Alton	75,677 32	75,677 32	.....	10,537 76	19,108 19	914 28	7,733 55	114,031 10
Man. & Mer. Mut. Rockford	30,834 42	30,834 42	.....	8,110 20	6,455 00	267 48	3,610 77	54,375 19
Millers' Mutual Fire Ins.	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n of Illinois.....Alton	14,849 62	14,849 62	.....	2,101 61	1,045 00	.....	1,142 16	19,138 30
Mississippi Valley Manu-	144,340 10	144,340 10	.....	2,301 41	21,700 33	463 86	15,638 72	184,444 42
facturers Mut. ....Rock Isl'd	89,192 64	89,192 64	.....	9,790 99	14,194 36	990 21	21,001 36	135,259 56
Mutual Fire.....Chicago	81,452 09	81,452 09	.....	25,308 48	7,672 62	2,336 25	5,340 31	138,840 37
Mutual Union Fire.....Moline	34,436 35	34,436 35	.....	7,174 04	13,556 97	301 00	.....	55,408 36
N. W. Mut. Fire.....Rock Isl'd	10,387 56	10,387 56	.....	3,180 37	35 00	.....	5,114 30	18,747 23
Pacific Mutual.....Alton	2,714 34	2,714 34	.....	1,132 26	700 00	.....	277 71	4,824 31
Protection M. F. Hyde Park	1,699 26	1,699 26	.....	1,298 29	2,928 48	15 60	3,882 40	9,824 04
West. Man. Mut. ....Chicago	91,372 46	91,372 46	.....	.....	28,606 77	1,734 54	.....	138,565 24
Total.....	\$637,838 29	\$637,838 29	.....	\$84,307 31	\$126,800 33	\$7,085 82	\$68,642 61	\$963,493 77

Table No. 6—Continued.

## V. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.							
Central Manufacturers' Mutual..... Van Wert, Ohio	\$38,572 44		\$4,090 40	\$6,979 14	\$5,272 11	\$379 49	\$1,002 68	\$56,296 25	.....
Farmers' Fire..... York, Pa.	194,754 45		.....	58,399 02	20,191 95	5,516 14	18,052 58	296,914 14	\$133 00
Manufacturers' Mutual Fire Indianapolis, Ind.	29,681 83		.....	7,811 43	5,238 41	5 22	8,176 78	50,913 67	.....
Millers' and Manufacturers' Mutual..... Minneapolis, M.	38,308 03		.....	14,741 18	16,829 95	883 69	13,424 56	134,187 41	.....
Minneapolis Mutual Fire Minneapolis, M.	47,376 95		.....	12,309 09	12,454 31	5,533 16	2,558 04	80,231 55	.....
Oshkosh M. F. Oshkosh, W.	54,005 08		.....	12,274 41	7,242 39	261 33	11,799 39	85,582 60	.....
Ohio Farmers' Le Roy, O.	408,177 71		.....	94,854 68	21,780 15	20,893 05	24,884 99	570,590 58	.....
Phoenix M. F. Cincinnati, O.	31,627 77		.....	5,652 95	5,256 46	.....	8,226 31	50,763 49	.....
Reliance M. F. Dubuque, Ia.	35,298 07		.....	6,307 06	5,377 50	791 18	2,527 87	50,301 68	.....
Total.....	\$927,802 33		\$4,090 40	\$219,328 96	\$99,643 23	\$34,263 26	\$90,653 20	\$1,375,781 38	133 00
Grand Aggregate. ....	\$56,696,461 95	\$5,498,842 51	\$62,195,304 46	\$18,116,580 81	\$7,720,133 48	\$2,537,712 83	\$7,579,788 24	\$105,028,069 51	\$205,563 00





Statement showing the paid-up Capital, admitted Assets, total Liabilities and Expenditures, and the per cent. of Expenditures to Income, Risks in force the Fire and Fire-Marine Insurance Companies doing

## I. JOINT STOCK

Name of Company.	Capital.	Total admitted assets.	Total liabilities including capital stock	SURPLUS.		IMPAIRMENT.	
				Amount.	Percent of surplus to capital....	Amount.	Percent of impairment to capital.
Firemen's.....Chicago.	\$100,000	\$223,048 84	\$124,501 66	\$98,547 18	98.55	.....	.....
Forest City.....Rockford.	100,000	380,750 14	318,369 19	62,380 95	62.38	.....	.....
German.....Freeport.	200,000	2,187,172 68	1,910,522 42	276,650 26	138.32	.....	.....
German Ins. and Savings Institution.....Quincy.	223,800	261,090 63	253,694 18	7,396 45	3.30	.....	.....
German Fire.....Peoria.	300,000	443,198 57	410,233 84	32,964 73	10.99	.....	.....
Packers and Provision Dealers.....Chicago.	250,000	292,229 01	275,116 88	17,112 13	6.84	.....	.....
Rockford.....Rockford.	200,000	698,992 87	640,894 97	58,097 90	29.05	.....	.....
Traders'.....Chicago.	500,000	1,380,334 58	944,862 27	435,472 31	87.09	.....	.....
Total .....	\$1,873,800	\$5,866,817 32	\$4,878,195 41	\$988,621 91	52.76	.....	.....

## II. JOINT STOCK

Etna.....Conn.	\$4,000,000	\$9,415,513 97	\$6,128,677 22	\$3,286,836 75	82.17	.....	.....
Agricultural.....N. Y.	500,000	1,746,012 09	1,534,421 74	211,590 35	42.32	.....	.....
Allemannia Fire.....Pa.	200,000	313,306 21	283,719 68	24,586 53	12.29	.....	.....
Amazon.....Ohio.	300,000	529,636 07	492,518 71	37,117 36	12.37	.....	.....
American.....N. J.	600,000	1,911,887 01	985,780 70	926,106 31	154.35	.....	.....
American.....Mass.	300,000	586,468 32	444,867 38	141,600 94	47.20	.....	.....
American Central.....Mo.	600,000	1,229,497 77	1,055,148 48	174,349 29	29.06	.....	.....
American Fire.....Pa.	500,000	2,315,321 19	1,979,665 58	335,655 61	67.13	.....	.....
American Fire.....N. Y.	400,000	1,287,712 05	676,917 80	610,794 25	152.69	.....	.....
Anglo-Nevada Ass. Corporation.....Cal.	2,000,000	2,435,333 18	2,510,933 76	.....	.....	\$75,600 58	3.78
Armenia.....Pa.	250,000	295,132 19	281,337 02	13,795 17	5.52	.....	.....
Atlantic Fire & Mar.....R. I.	200,000	249,613 21	243,186 89	6,426 32	3.21	.....	.....
Boatman's Fire & Mar.....Pa.	250,000	400,983 32	417,886 04	690,747 52	69.07	16,902 72	6.78
Boston Marine.....Mass.	1,000,000	2,382,495 99	1,691,748 47	126,977 05	22.79	.....	.....
Boylston.....Mass.	557,200	909,878 10	782,901 05	.....	.....	.....	.....
Buffalo German.....N. Y.	200,000	1,267,728 32	535,276 59	732,451 73	366.22	.....	.....
Burlington.....Iowa.	100,000	308,986 14	271,912 11	37,073 73	37.07	.....	.....
California.....Cal.	600,000	1,108,540 43	991,742 98	116,797 45	19.47	.....	.....
Citizens'.....N. Y.	300,000	1,053,240 02	774,264 06	278,975 96	92.99	11,532 08	2.38
Citizens'.....Pa.	500,000	667,542 65	679,074 73	.....	.....	.....	.....
Citizens'.....Mo.	200,000	439,323 53	249,335 45	189,988 08	94.99	.....	.....
Citizens'.....Ohio.	200,000	307,492 92	282,669 68	24,823 24	12.41	7,759 30	3.88
Commercial.....Cal.	200,000	371,444 75	379,204 05	19,232 85	3.85	.....	.....
Commonwealth.....N. Y.	500,000	626,165 81	606,932 96	214,859 51	21.49	.....	.....
Connecticut Fire.....Conn.	1,000,000	1,927,682 32	1,712,822 81	.....	.....	.....	.....
Continental.....N. Y.	1,000,000	4,849,373 03	3,941,725 47	907,647 56	90.76	.....	.....
Concordia Fire.....Wis.	200,000	548,011 73	495,584 98	52,426 75	26.21	.....	.....
Delaware Mut. Safety.....Pa.	360,000	1,551,462 04	638,140 43	913,321 61	253.70	.....	.....
Detroit F. and M.....Mich.	350,000	862,694 87	506,664 83	356,030 04	101.72	19,259 70	6.48
Dwelling House.....Mass.	300,000	566,543 57	585,803 27	.....	.....	.....	.....
Eagle Fire.....N. Y.	300,000	1,059,614 25	417,349 34	642,264 91	214.09	.....	.....
Eliot.....Mass.	200,000	390,794 54	320,254 36	70,540 18	35.27	.....	.....
Enterprise F. and M.....O.	200,000	242,526 46	241,740 82	785.64	.39	.....	.....
Equitable F. and M.....R. I.	300,000	560,081 48	447,156 21	112,925 27	37.64	.....	.....
Exchange Fire.....N. Y.	200,010	517,139 73	440,226 25	76,913 50	38.46	.....	.....

o. 7.

urplus and the per cent. of Surplus or Impairment of Capital, Income, and Net Assets, and the per cent. of Net Assets to Risks in force, of all business in the State of Illinois during the year 1887.

## COMPANIES OF THIS STATE.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.	Risks in force	Net assets.	Per cent. of net assets to risks in force.
\$29,305 34	\$27,770 03	\$1,535 31	.....	94.76	\$2,637,587	\$214,708 33	8.14
118,626 59	110,186 47	8,440 12	.....	92.04	22,529,756	373,663 95	1.66
1,439,913 07	1,322,554 20	117,358 87	.....	91.85	154,457 893	2,046,942 69	1.33
49,109 61	76,975 13	.....	\$27,865 52	156.74	3,167,017	252,850 29	7.98
220,851 32	208,244 69	12,606 63	.....	94.29	14,688,912	423,034 97	2.88
57,799 70	52,289 53	5,510 17	.....	90.47	3,467,621	287,734 09	8.30
317,151 11	298,514 02	18,637 09	.....	94.12	63,764,599	648,518 46	1.02
630,309 61	613,656 42	16,653 19	.....	97.36	47,371,574	1,274,897 26	2.69
\$2,863,066 35	\$2,710,190 49	\$180,741 38	\$27,865 52	94.66	\$312,084,959	\$5,522,350 04	1.77

## COMPANIES OF OTHER STATES.

\$3,040,105 58	\$2,991,385 67	\$48,719 91	.....	98.39	"a" \$301,595,797	"c" \$9,192,278 16	3.05
876,285 13	818,814 74	57,470 39	.....	92.47	233,978,068	"c" 1,887,330 57	.81
153,467 68	167,631 01	.....	\$14,163 33	109.23	10,661,360	296,917 23	2.79
255,046 44	260,680 54	.....	5,634 10	102.17	21,613,762	"c" 519,363 28	2.43
489,363 13	421,063 54	68,299 59	.....	86.04	74,107,979	1,867,680 03	2.52
219,131 25	224,150 88	.....	5,019 63	102.29	"a" 17,176,386	566,199 86	3.30
608,879 38	617,300 86	.....	8,421 48	101.38	57,895,293	"c" 1,161,372 59	2.01
1,482,845 49	1,415,773 01	67,072 48	.....	95.48	153,042,516	"c" 1,805,407 95	1.18
409,899 36	412,108 87	.....	2,209 51	100.56	74,702,123	1,237,044 95	1.66
1,050,773 50	941,772 19	109,001 31	.....	89.63	"a" 55,560,240	"c" 2,439,381 16	4.39
54,722 90	63,864 57	.....	9,141 67	116.71	5,031,354	291,435 19	5.79
51,066 38	64,243 41	.....	13,177 03	125.80	"a" 3,083,557	225,519 80	7.31
217,564 00	267,604 09	.....	50,040 09	123.00	"a" 16,713,047	348,140 59	2.08
1,105,678 93	966,461 27	139,217 66	.....	87.41	"b" 9,618,622	2,067,180 99	21.49
302,029 43	306,081 55	.....	4,052 12	191.34	"a" 29,859,275	858,436 95	2.87
451,402 25	386,074 47	65,327 78	.....	85.53	54,098,784	1,233,291 22	2.28
169,185 26	160,037 89	9,147 37	.....	94.59	7,706,230	298,140 35	1.08
557,773 26	507,271 61	50,501 65	.....	90.95	"a" 36,179,694	"c" 1,112,685 75	3.08
659,448 38	662,628 60	.....	3,180 22	100.48	89,844,134	"c" 1,040,040 10	1.16
270,980 66	308,131 47	.....	37,150 81	113.71	27,332,333	647,825 49	2.37
97,704 98	94,301 53	3,403 45	.....	96.52	"a" 7,026,172	428,538 08	6.10
119,615 83	119,596 79	19 04	.....	99.98	6,554,557	277,847 88	4.24
421,420 24	432,863 70	.....	11,443 46	102.72	"a" 23,130,950	"c" 148,359 35	1.81
195,312 23	119,769 95	75,542 28	.....	61.32	17,281,043	606,814 36	3.51
101,322 82	1,072,037 97	29,284 85	.....	97.34	102,943,836	"c" 2,061,443 00	2.00
1,642,950 28	2,739,784 82	.....	96,834 54	104.05	"a" 541,851,139	"c" 4,506,901 66	.83
766,156 70	358,414 66	17,742 04	.....	95.28	37,481,219	513,155 93	1.37
225,737 35	609,503 35	.....	83,766 00	115.93	"a" 35,302,773	1,398,084 21	3.96
581,361 17	325,231 47	.....	43,870 30	115.59	"a" 29,368,873	832,074 74	4.10
203,139 73	195,586 80	7,552 93	.....	96.28	49,184,492	514,359 70	1.11
153,968 26	170,301 26	.....	16,333 00	110.61	33,499,418	1,027,915 86	3.07
168,310 95	181,825 05	.....	13,514 10	108.03	16,171,929	367,283 54	2.27
76,356 58	72,747 53	3,609 05	.....	95.27	4,837,779	233,776 18	4.83
239,115 09	222,566 55	16,548 54	.....	93.08	"a" 20,939,931	541,140 68	2.58
388,124 74	298,701 29	89,423 45	.....	76.96	"a" 50,139,085	455,266 19	.91

Table No. 7—

Name of Company.	Capital.	Total admitted assets.	Total liabilities including capital stock	SURPLUS.		IMPAIRMENT.	
				Amount.	Per cent. of surplus to capital.	Amount.	Per cent. of impairment to capital.
Farragut Fire.....N. Y.	\$200,000	\$416,096 16	\$326,598 31	\$89,497 85	44.75	.....	.....
Fidelity F and M.....O.	200,000	249,552 31	248,035 66	1,516 65	.76	.....	.....
F. Ass'n of Philadelphia. Pa.	500,000	4,369,187 29	3,636,846 50	672,340 79	134.47	.....	.....
Fire Asso. of N. Y.....N. Y.	200,000	336,981 52	293,558 81	43,422 71	21.71	.....	.....
Fire Ins. Co. of the Co. of Philadelphia.....Pa.	400,000	772,571 52	650,249 93	122,321 59	30.55	.....	.....
Firemen's.....Md.	378,000	580,342 72	467,204 76	113,137 96	29.93	.....	.....
Firemen's.....O.	250,000	481,378 38	438,952 31	42,426 07	16.97	.....	.....
Firemen's.....N. J.	600,000	1,688,741 76	825,088 04	863,653 72	143.94	.....	.....
Firemen's Fire.....Mass.	300,000	816,762 80	422,654 11	394,108 69	131.37	.....	.....
Fireman's Fund.....Cal.	1,000,000	2,119,175 18	1,796,803 11	322,372 07	32.24	.....	.....
Franklin.....O.	200,000	370,295 62	317,668 66	52,626 96	26.31	.....	.....
Franklin Fire.....Pa.	400,000	3,181,248 55	2,217,862 32	963,386 23	240.85	.....	.....
German American.....N. Y.	1,000,000	5,128,748 88	3,127,646 99	2,001,101 89	200.11	.....	.....
German Fire.....Pa.	200,000	467,547 70	385,381 33	82,166 37	41.08	.....	.....
Germania Fire.....N. Y.	1,000,000	2,493,575 14	1,961,488 71	532,086 43	53.21	.....	.....
Germania.....La.	200,000	276,261 75	266,335 83	9,925 92	4.96	.....	.....
Girard F. and M.....Pa.	300,000	1,418,904 29	808,460 33	610,443 96	203.48	.....	.....
Glens Falls.....N. Y.	200,000	1,564,365 49	760,462 70	803,902 79	401.95	.....	.....
Grand Rapids Fire.....Mich.	200,000	275,595 29	254,899 99	20,695 30	10.39	.....	.....
Granite State Fire.....N. H.	200,000	401,586 37	388,766 72	12,819 65	6.41	.....	.....
Greenwich.....N. Y.	200,000	1,358,489 58	910,134 81	448,354 77	224.18	.....	.....
Guardian Fire.....N. Y.	200,000	261,469 44	270,441 91	.....	.....	8,972 47	4.49
Hanover Fire.....N. Y.	1,000,000	2,358,173 23	2,009,917 12	348,256 11	34.83	.....	.....
Hartford Fire.....Conn.	1,250,000	5,051,529 57	3,221,206 40	1,830,323 17	146.43	.....	.....
Hekla Fire.....Wis.	300,000	446,679 05	433,806 70	12,872 35	4.29	.....	.....
Hibernia.....La.	400,000	517,408 28	515,063 69	2,344 59	.59	.....	.....
Home.....N. Y.	3,000,000	7,935,182 61	6,634,365 42	1,300,817 19	130.08	.....	.....
Howard.....N. Y.	400,000	739,020 30	737,727 44	1,292 86	.32	.....	.....
Ins. Co. of N. America. Pa.	3,000,000	8,197,679 12	6,009,301 58	2,188,377 54	72.95	.....	.....
Ins. Co. of State of Pa. Pa.	200,000	645,934 71	491,968 22	153,966 49	76.98	.....	.....
Ins. Co. of Dakota.....Dak.	200,000	409,177 00	381,843 83	27,333 17	13.67	.....	.....
Jefferson.....N. Y.	200,010	502,641 94	248,563 16	254,078 78	127.03	.....	.....
Kenyon City.....N. J.	250,000	389,547 32	309,469 94	80,077 38	32.03	.....	.....
Kenton.....Ky.	200,000	298,282 37	316,344 45	.....	.....	18,062 06	9.03
Kings County Fire.....N. Y.	150,000	377,732 59	202,668 21	175,064 38	116.71	.....	.....
Lafayette Fire.....N. Y.	150,000	253,672 87	213,405 60	40,267 27	26.84	.....	.....
Liberty.....N. Y.	1,000,000	1,199,532 68	1,481,351 41	18,181 27	1.82	.....	.....
Long Island.....N. Y.	300,000	439,448 40	407,018 40	32,430 00	10.81	.....	.....
Louisv'e Underwrit's Ky.	300,000	769,773 89	666,578 68	103,195 21	34.39	.....	.....
Lumbermen's.....Pa.	250,000	715,037 13	507,061 63	207,975 50	83.19	.....	.....
Marine.....Mo.	200,000	243,633 55	227,661 11	15,972 44	7.99	.....	.....
Man'f's & Build's F. N. Y.	400,000	494,105 65	326,961 66	167,143 99	83.57	.....	.....
Man'f's & Merchants.....Pa.	250,000	572,183 21	340,056 72	32,126 49	12.85	.....	.....
Mechanics.....Pa.	250,000	617,253 12	494,098 18	123,154 94	49.26	.....	.....
Mechan's & Traders' La.	375,000	618,933 78	497,386 53	121,547 25	32.41	.....	.....
Merchants.....N. J.	400,000	1,280,468 68	828,687 57	451,781 11	112.95	.....	.....
Merchants.....N. Y.	200,000	376,753 23	324,750 58	52,002 65	26.00	.....	.....
Merchants.....R. I.	200,000	468,575 15	347,071 51	121,503 64	60.75	.....	.....
Mercantile.....Ohio	200,000	384,954 98	313,501 52	71,453 46	35.73	.....	.....
Mercantile Fire.....N. Y.	200,000	232,735 85	226,547 36	6,188 49	3.09	.....	.....
Mercantile F. & M. Mass.	400,000	664,786 01	547,182 74	117,603 27	29.40	.....	.....
Meriden Fire.....Conn.	200,000	346,081 88	270,777 26	75,304 62	37.65	.....	.....
Michigan F. & M. Mich.	200,000	362,547 37	319,338 87	43,208 50	21.60	.....	.....
Milwaukee Mech.....Wis.	200,000	1,464,168 28	659,484 23	804,684 05	402.34	.....	.....
National Fire.....Conn.	1,000,000	2,066,857 34	1,455,145 16	551,712 18	55.17	.....	.....
National Fire.....N. Y.	200,000	398,297 22	336,242 09	62,055 13	31.03	.....	.....
Neptune F. and M. Mass.	300,000	477,801 39	411,736 03	66,065 36	22.02	.....	.....
Newark Fire.....N. J.	250,000	700,480 14	389,494 63	310,985 51	124.39	.....	.....
New Hamp. Fire.....N. H.	500,000	1,269,088 39	1,004,344 36	264,744 03	52.95	.....	.....
N. Y. Bowery F.....N. Y.	300,000	792,220 85	600,366 13	191,854 72	63.95	.....	.....



Continued.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.	Risks in force	Net assets.	Per cent. of net assets to risks in force.
\$176,086 15	\$195,400 86	.....	\$19,314 71	110.97	\$26,202,042	\$395,757 67	1.13
74,809 63	50,416 01	\$24,393 62	.....	67.39	5,663.197	233,413 12	4.12
1,851,260 39	1,755,878 01	95,382 38	.....	94.85	257,733,617	"c" 2,335,010 90	.91
185,581 79	235,872 85	.....	50,291 06	127.10	14,944,498	327,358 22	2.19
210,287 10	199,218 84	11,068 26	.....	94.74	21,041,535	625,945 45	2.97
142,782 44	139,798 20	2,984 24	.....	97.91	24,285,831	559,206 80	2.30
230,220 30	234,252 94	.....	4,032 64	101.75	25,569,524	442,307 58	1.73
394,024 53	368,200 52	25,824 01	.....	93.45	45,268,513	1,666,483 41	3.68
147,986 37	140,733 54	7,252 83	.....	95.10	19,099,653	792,298 03	4.15
1,108,729 79	1,036,886 46	71,843 33	.....	93.12	"a" 85,075,852	"c" 2,045,445 34	2.40
181,194 46	139,132 92	42,061 54	.....	76.79	18,621,947	366,527 33	1.97
644,126 09	600,614 66	43,511 43	.....	93.24	136,186,821	1,788,542 45	1.31
2,568,864 13	2,341,879 84	226,984 29	.....	91.16	486,199,495	"c" 5,021,511 31	1.03
254,167 87	243,472 42	10,695 45	.....	95.79	26,088,531	448,422 52	1.72
1,319,797 48	1,121,399 61	198,397 87	.....	84.97	195,663,989	"c" 2,580,195 44	1.32
134,020 54	131,601 41	2,419 13	.....	98.19	11,466,073	253,612 80	2.21
419,770 45	366,668 58	53,101 87	.....	87.35	66,208,545	1,185,708 17	1.79
570,762 37	512,566 64	58,195 73	.....	89.80	100,228,502	"c" 1,525,394 82	1.52
102,181 12	66,557 93	35,623 19	.....	65.20	6,443,427	268,365 29	4.11
251,841 70	238,077 72	13,763 98	.....	94.53	21,272,499	373,799 05	1.76
848,487 92	861,922 18	.....	13,434 26	101.58	"a" 187,627,306	1,141,976 42	.61
80,143 24	99,739 99	.....	19,596 75	124.45	11,326,680	238,419 44	2.10
1,364,425 00	1,389,742 03	.....	25,317 03	101.86	190,899,441	"c" 2,343,017 04	1.23
2,683,621 85	2,400,018 15	283,603 70	.....	89.43	293,267,963	"c" 5,059,056 85	1.73
144,443 75	136,370 08	8,073 67	.....	94.41	16,487,599	428,428 80	2.60
236,210 31	210,873 14	25,337 17	.....	89.27	16,460,521	495,920 51	3.01
4,058,121 10	3,757,258 94	300,862 16	.....	92.59	600,192,292	"c" 7,650,451 75	1.27
506,011 59	503,564 04	2,447 55	.....	99.52	"a" 49,054,132	686,117 17	1.40
3,795,498 74	3,691,481 78	104,016 96	.....	97.26	"a" 358,968,320	"c" 7,168,117 13	2.00
282,159 04	293,286 86	.....	11,127 82	103.94	"a" 31,814,110	495,970 66	1.56
195,328 88	172,675 65	22,653 23	.....	88.40	13,313,676	399,505 00	3.00
86,096 78	109,227 63	.....	23,130 85	126.87	12,043,014	495,988 01	4.04
83,735 32	64,982 51	18,752 81	.....	77.60	13,112,731	386,469 28	2.95
132,557 52	145,290 77	.....	12,733 25	109.61	12,344,636	267,270 94	2.17
103,472 28	122,465 99	.....	18,993 71	118.36	12,280,553	371,344 83	3.03
110,648 48	128,973 92	.....	18,325 44	116.56	10,755,627	241,641 47	2.25
273,671 87	155,199 23	118,472 64	.....	56.71	30,046,142	1,158,478 10	3.85
161,175 92	165,464 87	.....	4,288 95	102.66	30,525,182	420,576 54	1.38
516,708 35	548,036 00	.....	31,327 65	106.06	"a" 27,024,405	609,818 32	2.26
126,769 15	93,839 25	32,929 90	.....	74.02	17,727,283	522,286 45	2.90
60,495 19	76,111 70	.....	15,616 51	125.81	"a" 4,075,427	238,746 57	5.86
181,347 49	189,038 34	.....	7,690 85	104.24	30,744,086	468,795 17	1.52
107,295 74	159,539 55	.....	52,243 81	148.69	11,506,910	351,655 72	3.06
158,513 10	153,630 90	4,882 20	.....	96.92	19,811,019	477,488 90	2.26
220,101 12	243,799 09	.....	23,697 97	110.77	9,821,534	575,284 32	5.86
617,918 80	563,034 49	54,884 31	.....	91.12	67,553,174	"c" 1,236,564 15	1.83
183,529 07	250,568 52	.....	67,039 45	136.53	22,505,906	349,613 45	1.55
224,945 03	210,582 46	14,362 57	.....	93.62	20,798,251	449,383 20	2.16
189,958 66	205,628 27	.....	15,669 61	108.25	"a" 11,229,312	342,316 88	3.05
47,590 35	60,403 36	.....	12,813 01	126.93	4,718,339	226,531 69	4.80
205,383 42	195,429 80	9,953 62	.....	95.15	18,135,979	626,325 13	3.45
117,964 61	98,114 77	19,849 84	.....	83.17	11,302,567	339,708 11	3.00
203,398 32	210,344 83	.....	6,946 51	103.44	15,283,840	552,907 16	2.30
590,695 86	525,997 25	64,698 61	.....	89.05	59,584,526	1,444,361 98	2.42
668,851 71	604,564 62	64,287 09	.....	90.39	58,413,731	1,926,570 56	3.30
229,729 85	223,832 29	5,897 56	.....	97.43	27,669,322	376,672 48	1.36
187,812 19	196,720 73	.....	8,908 54	104.74	11,887,268	455,751 39	3.83
197,818 21	207,748 57	.....	9,930 36	105.02	25,400,321	676,906 57	2.66
705,768 98	607,288 19	98,480 79	.....	86.05	62,529,239	1,184,452 97	1.89
472,607 76	510,972 56	.....	38,364 80	108.12	73,189,806	737,761 61	1.01

Table No. 7—

Name of Company.	Capital.	Total admitted assets.	Total liabilities including capital stock	SURPLUS.		IMPAIRMENT.	
				Amount.	Percent of surplus to capital.....	Amount.	Percent of impairment to capital.
N. Y. Equitable .....N. Y.	\$210,000	\$549,019 99	\$244,980 80	\$304,039 19	144.78	.....	.....
New York Fire.....N. Y.	200,000	380,542 96	328,115 44	52,427 52	26.21	.....	.....
Niagara Fire.....N. Y.	500,000	2,174,366 50	1,870,483 77	303,882 73	60.78	.....	.....
North River.....N. Y.	350,000	458,612 22	398,783 47	59,828 75	17.13	.....	.....
Northwestern Nat...Wis.	600,000	1,389,860 07	1,115,175 58	274,684 49	45.78	.....	.....
Orient.....Conn.	1,000,000	1,640,817 42	1,521,773 47	119,043 95	11.90	.....	.....
Pacific Fire.....N. Y.	200,000	730,628 53	392,198 32	338,430 21	169.21	.....	.....
Park Fire.....N. Y.	200,000	243,689 23	233,013 26	10,675 97	5.34	.....	.....
Pennsylvania Fire...Pa.	400,000	2,890,897 34	1,607,968 07	1,282,929 27	320.73	.....	.....
People's Fire.....N. Y.	200,000	355,488 43	301,294 22	54,194 21	27.10	.....	.....
People's Fire.....N. H.	250,000	496,834 35	489,793 06	7,041 29	2.82	.....	.....
People's.....Pa.	200,000	322,461 39	303,869 39	18,592 00	9.30	.....	.....
Phenix.....N. Y.	1,000,000	4,839,527 39	4,799,208 93	40,318 46	4.03	.....	.....
Phoenix.....Conn.	2,000,000	4,656,069 13	3,720,804 24	935,264 89	467.63	.....	.....
Prescott.....Mass.	200,000	424,771 65	382,092 68	42,678 97	21.34	.....	.....
Providence Wash....R. I.	400,000	1,116,858 70	1,016,702 77	100,155 93	25.04	.....	.....
Reading Fire.....Pa.	250,000	467,669 57	337,603 92	130,065 65	52.03	.....	.....
Reliance.....Pa.	300,000	808,055 52	507,544 45	300,511 07	100.17	.....	.....
Rochester German..N. Y.	200,000	583,769 48	483,505 67	100,263 81	50.13	.....	.....
Rutger's Fire.....N. Y.	200,000	410,485 12	256,051 39	154,433 73	77.22	.....	.....
St. Paul F. and M...Minn.	500,000	1,541,060 85	1,181,118 29	359,942 56	71.99	.....	.....
Security.....Conn.	250,000	638,872 27	530,976 79	107,895 48	43.16	.....	.....
Security.....Ohio	150,000	218,812 97	199,315 24	19,497 73	13.00	.....	.....
Southern California..Cal.	200,000	291,273 04	278,059 31	13,213 73	6.60	.....	.....
Springfield F. & M..Mass.	1,250,000	3,099,903 98	2,625,917 86	473,986 12	37.92	.....	.....
Spring Garden.....Pa.	400,000	1,288,252 22	917,562 11	370,690 11	92.67	.....	.....
Standard Fire.....N. Y.	200,000	398,768 32	258,572 07	140,196 25	70.10	.....	.....
Sun.....Cal.	300,000	475,336 49	460,577 61	14,758 88	4.92	.....	.....
Sun Mutual.....La.	500,000	944,272 89	758,357 11	185,915 78	37.18	.....	.....
Syndicate.....Minn.	250,000	290,698 47	277,017 71	13,680 76	5.47	.....	.....
Teutonia Fire.....Pa.	200,000	262,359 09	242,070 30	20,288 79	10.14	.....	.....
Teutonia.....La.	250,000	413,647 12	323,678 92	89,968 20	35.99	.....	.....
Union.....Pa.	450,000	796,541 85	784,164 18	12,377 67	2.75	.....	.....
Union.....Cal.	750,000	1,107,004 43	1,063,856 38	43,148 05	5.75	.....	.....
United Firemen's...Pa.	300,000	926,581 26	869,141 11	57,440 15	19.14	.....	.....
United States Fire..N. Y.	250,000	627,294 67	371,997 30	255,297 37	102.12	.....	.....
Virginia F. and M...Va.	250,000	512,183 73	433,553 31	78,630 42	31.45	.....	.....
Washington.....Ohio	150,000	257,023 17	186,181 21	70,841 96	49.89	.....	.....
Watertown Fire.....Dak.	100,000	124,125 96	124,063 65	62 31	.06	.....	.....
Westchester Fire...N. Y.	300,000	1,302,086 65	1,046,788 88	255,297 77	85.10	.....	.....
Western.....Pa.	300,000	447,011 33	419,669 05	27,342 28	9.11	.....	.....
Western F. and M...Dak.	100,000	135,878 94	151,323 07	.....	.....	15,444 13	15.44
Western Home.....Iowa	200,000	306,953 05	306,246 03	707 02	.35	.....	.....
Williamsburg City F.N. Y.	250,000	1,247,453 31	672,272 51	575,180 80	.....	.....	.....
Total.....	\$62,480,220	\$161,616,257 20	\$124,010,073 04	\$37,779,717 20	60.08	\$173,533 04	.28

## V. FOREIGN COMPANIES

British Am. Assur...Can.	\$200,000	\$646,116 67	\$586,864 49	\$59,252 18	29.63	.....	.....
British & For.M.(lim).Eng.	200,000	808,290 13	510,013 86	298,276 27	149.14	.....	.....
City of Lon. F.(lim).Eng.	200,000	728,972 04	606,200 58	122,771 46	61.39	.....	.....
Com. U. Assur.....Eng.	200,000	2,432,526 02	1,874,980 43	557,545 59	278.77	.....	.....
Fire Ins. Asso. (lim).Eng.	200,000	687,674 61	686,131 25	1,543 36	.77	.....	.....
Guardian F. & L. A..Eng.	200,000	1,172,299 49	743,755 17	428,544 32	214.27	.....	.....
Hamburg-Bremen F.Ger.	200,000	923,853 89	825,487 05	98,366 84	49.18	.....	.....
Imperial Fire.....Eng.	200,000	1,263,425 31	972,993 42	290,431 89	145.22	.....	.....
Lancashire.....Eng.	200,000	1,441,519 91	1,105,651 22	335,868 69	167.93	.....	.....
Lion Fire.....Eng.	200,000	565,658 01	444,278 65	121,379 36	60.69	.....	.....
Liverp'l & Lon & G...Eng.	200,000	6,604,575 82	3,855,251 85	2,749,323 97	1374.66	.....	.....

Continued.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditures to income.	Risks in force	Net assets.	Per cent. of net assets to risks in force.
\$71,616 55	\$76,640 33	.....	\$5,023 78	107.01	\$10,111,809	\$544,924 34	5.39
171,735 74	193,843 43	.....	22,107 69	112.87	13,738,619	335,337 01	2.44
1,647,029 76	1,612,391 72	\$34,638 04	.....	97.90	258,392,151	"c" 2,018,745 47	.78
83,324 27	82,244 93	1,079 34	.....	98.70	10,845,484	449,834 02	4.15
580,852 04	523,511 47	57,340 57	.....	90.13	71,320,027	1,339,122 01	1.88
736,052 19	706,343 41	29,708 78	.....	95.95	68,167,788	"c" 1,575,155 22	2.31
244,810 31	271,059 58	.....	26,249 27	110.72	38,140,388	697,366 55	1.83
56,840 17	71,070 88	.....	14,230 71	125.04	8,501,063	237,522 57	2.79
1,084,684 11	926,651 47	158,032 64	.....	85.43	115,511,676	2,265,729 28	1.96
140,974 03	159,029 26	.....	18,055 23	112.81	17,760,026	333,585 11	1.81
367,535 26	305,917 17	61,618 09	.....	83.24	26,831,763	461,859 73	1.72
162,387 63	190,506 93	.....	28,119 30	117.32	12,250,899	304,238 08	2.48
4,947,913 96	5,649,779 93	.....	701,865 97	114.19	508,742,667	"c" 4,484,312 04	.88
2,478,802 14	2,345,676 35	133,125 79	.....	94.63	251,090,665	"c" 4,582,416 74	1.82
240,500 06	234,021 87	6,478 19	.....	97.31	22,979,020	388,059 03	1.69
866,794 51	804,553 84	62,240 67	.....	92.82	"a" 66,858,141	988,703 99	1.48
118,475 68	110,882 72	8,092 96	.....	93.17	12,859,292	453,397 17	3.53
178,379 16	166,929 64	11,449 52	.....	93.58	18,484,946	677,170 06	3.67
410,809 64	401,133 78	9,675 86	.....	97.64	48,612,529	"c" 640,118 78	1.32
88,825 60	95,060 66	.....	6,235 06	107.02	10,722,107	395,370 12	3.69
1,070,473 24	1,019,116 23	51,357 01	.....	95.20	"a" 77,477,927	1,450,046 21	1.87
439,129 80	387,671 55	51,458 25	.....	88.28	"a" 34,852,174	606,193 58	1.74
74,971 67	61,125 49	13,846 18	.....	81.53	"a" 4,711,640	207,623 10	4.41
139,652 04	116,738 88	22,913 16	.....	83.59	7,818,278	279,155 35	3.57
1,697,506 98	1,580,818 68	116,688 30	.....	93.13	173,613,715	2,900,053 66	1.67
312,680 29	284,734 91	27,945 38	.....	91.06	38,848,654	915,552 77	2.36
96,613 16	96,905 17	.....	292 01	100.30	12,403,488	392,049 65	3.16
283,116 10	254,723 00	28,393 10	.....	89.97	"a" 143,004,543	495,729 31	.35
411,419 52	432,250 59	.....	20,831 07	105.06	"a" 19,384,789	829,441 78	4.23
74,873 05	48,043 02	26,830 03	.....	64.17	2,629,501	289,486 84	11.01
37,777 82	35,123 23	2,654 59	.....	92.97	4,582,361	238,835 13	5.21
173,428 69	148,953 12	24,475 57	.....	85.89	9,202,881	401,103 00	4.36
478,783 70	534,230 77	.....	55,447 07	111.48	"a" 31,698,225	653,014 06	2.06
666,015 57	667,293 98	.....	1,278 41	100.20	"a" 39,950,803	"c" 1,114,511 67	2.79
219,276 09	219,639 35	236 74	.....	99.89	39,910,448	471,291 19	1.18
168,767 91	164,657 11	4,110 80	.....	97.56	"a" 18,540,534	593,002 94	3.20
237,221 20	230,936 98	6,284 22	.....	97.77	16,185,218	"c" 521,381 78	3.22
40,721 84	61,455 79	.....	20,733 95	150.92	4,180,047	245,419 78	5.87
37,431 09	23,017 94	14,413 15	.....	61.49	1,508,097	123,276 35	8.17
880,186 39	830,444 95	49,741 44	.....	94.35	"a" 132,540,793	"c" 1,246,996 60	.94
177,454 11	192,908 13	.....	15,454 02	108.71	13,994,432	417,804 41	2.99
64,892 44	56,332 04	8,560 40	.....	86.81	"a" 2,305,489	128,738 29	5.58
83,126 27	68,427 42	14,698 85	.....	82.32	10,449,376	292,695 81	2.80
606,488 69	556,521 89	49,966 80	.....	91.76	92,476,308	"c" 1,240,380 07	1.34
\$74,896,103 06	\$72,636,825 81	\$4,123,987 72	\$1,864,710 47	96 98	\$8,885,440,734	\$149,158,712 64	1.68

U. S. BRANCHES.

\$612,657 20	\$602,132 28	\$10,524 92	.....	98.28	"a" \$56,559,873	"c" \$752,958 27	1.33
962,985 42	975,643 14	.....	\$12,657 72	101.31	"b" 9,294,282	"c" 710,992 92	7.65
591,949 70	609,646 82	.....	17,697 12	102.99	48,005,188	659,616 29	1.37
2,222,070 80	1,868,700 69	353,370 11	.....	84.10	"a" 285,708,164	"c" 2,472,656 42	.87
721,225 30	770,798 23	.....	49,572 93	106.87	89,521,096	"c" 802,094 59	.90
743,852 31	708,287 21	35,565 10	.....	95.22	108,635,327	"c" 1,321,595 88	1.22
891,126 29	815,836 74	75,289 55	.....	91.55	96,508,321	"c" 1,050,058 89	1.09
1,071,347 27	1,015,695 23	55,652 04	.....	94.81	111,004,189	"c" 1,446,292 85	1.30
1,299,091 32	1,323,329 52	.....	24,238 20	101.87	143,384,581	"c" 1,460,983 03	1.02
445,730 02	398,897 44	46,832 58	.....	89.49	32,997,067	"c" 768,129 80	2.33
4,114,103 44	3,635,121 43	478,982 01	.....	88.36	569,863,905	"c" 5,841,771 36	1.03



Table No. 7—

Name of Company.	Capital.	Total admitted assets.	Total liabilities, including capital stock	SURPLUS.		IMPAIRMENT.	
				Amount.	Per cent. of surplus to capital.....	Amount.	Per cent. of impairment to capital.
London Ass. Corp'n. Eng.	\$200,000	\$1,247,894 80	\$744,827 25	\$503,067 55	251.53	.....	.....
London & Lancas. F. Eng.	200,000	1,330,453 73	945,208 66	385,245 07	192.62	.....	.....
Mannheim ..... Ger.	200,000	281,601 87	247,516 73	34,085 14	17.04	.....	.....
Marine—limited .... Eng.	200,000	478,873 14	273,707 05	205,166 09	102.58	.....	.....
Northern Assurance. Eng.	200,000	1,176,087 17	873,036 76	303,050 41	151.52	.....	.....
N. Brit. & Mercan. G. B.	200,000	3,061,047 14	1,538,148 43	1,522,898 71	761.40	.....	.....
Norwich Union Fire. Eng.	200,000	1,052,886 67	840,194 90	212,691 77	106.35	.....	.....
Phoenix Assurance. Eng.	200,000	1,604,245 87	1,468,954 35	135,291 52	67.65	.....	.....
Queen ..... Eng.	200,000	1,674,659 70	1,307,729 77	366,929 93	183.46	.....	.....
Royal ..... Eng.	200,000	4,667,719 55	2,797,321 56	1,870,397 99	935.20	.....	.....
Scottish Un'n & Nat. Scot.	200,000	1,111,398 75	464,887 41	646,511 34	323.25	.....	.....
Sun Fire Office ..... Eng.	200,000	1,663,009 34	1,124,684 17	538,325 17	269.16	.....	.....
Trans-Atlantic Fire. Ger.	200,000	500,847 47	353,847 46	147,000 01	73.50	.....	.....
United Fire Re-Ins. Co. (lim) ..... Eng.	200,000	1,248,606 07	1,038,267 38	210,338 69	105.17	.....	.....
Union Marine (dim.) Eng.	200,000	412,116 22	272,388 02	139,728 20	69.86	.....	.....
Universal Mar. (dim.) Eng.	200,000	264,889 00	219,579 07	45,309 93	22.65	.....	.....
Western Assurance. Can.	200,000	884,336 65	777,338 62	106,998 03	53.50	.....	.....
Total .....	\$5,600,000	\$39,935,585 04	\$27,499,245 56	\$12,436,339 48	222.01	.....	.....

## IV. MUTUAL COMPANIES

Name of Company.	Net deposit notes.	Cash admitted assets.	Liabilities including unearned premiums.	SURPLUS.		IMPAIRMENT.	
				Surplus including deposit notes.	Per cent. of surplus to capital.....	Net cash surplus or defi- ciency.	Per cent. of impairment to capital.
Addison Farmers' Mu- tual.....Addison	\$106,130 40	\$20,152 16	.....	\$126,282 56	.....	\$20,152 16	.....
Commonwealth Mu- tual.....Decatur	254,857 87	47,173 38	\$41,985 98	260,045 27	.....	5,187 40	.....
Illinois Mutual.....Alton	258,758 63	73,214 19	53,216 18	278,756 64	.....	19,998 01	.....
Manufacturers' and Mer- chants' Mut. .... Rockford	142,682 35	49,220 77	39,614 11	152,289 01	.....	9,606 66	.....
Millers' Mutual Fire Ins. Association of Ill. Alton	189,912 52	26,841 34	.....	216,753 86	.....	26,841 34	.....
Millers' National Chicago	1,033,129 71	236,541 56	63,490 19	1,206,181 08	.....	173,051 37	.....
Miss. Val. Manufactur- ers' Mut. .... Rock Island	341,523 26	81,784 73	71,676 23	351,631 76	.....	10,108 50	.....
Mutual Fire ..... Chicago	462,754 18	119,916 14	98,164 55	484,505 77	.....	21,751 59	.....
Mutual Union F. .... Moline	123,461 72	25,262 17	23,073 50	125,650 39	.....	2,188 67	.....
N. W. Mut. F. Rock Island	129,138 04	24,918 70	14,562 46	139,494 28	.....	10,356 24	.....
Pacific Mutual ..... Alton	70,682 97	18,390 54	4,722 17	84,351 34	.....	13,668 37	.....
Protection Mutual Fire ..... Hyde Park	56,685 31	11,224 13	10,544 74	57,364 70	.....	679 39	.....
Western Manufacturers' Mutual ..... Chicago	192,206 69	98,190 91	64,194 64	226,202 96	.....	33,996 27	.....
Total .....	\$3,361,923 65	\$832,830 72	\$485,244 75	\$3,709,509 62	.....	\$347,585 97	.....

Continued.

Total income.	Total ex- penditures.	Income over ex- penditures.	Expendi- tures over income.	Per cent. of ex- penditures to income.....	Risks in force.	Net assets.	Per cent. of net assets to risks in force.
\$755,888 31	\$710,435 96	\$45,452 35	.....	93.99	\$112,157,954	"c" \$1,469,130 48	1.31
1,046,619 41	922,123 28	124,496 13	.....	88.10	142,710,638	"c" 1,532,342 07	1.07
73,935 33	31,660 80	42,274 53	.....	42.82	"b" 883,924	249,199 37	28.19
144,326 75	98,768 00	45,558 75	.....	68.43	"b" 1,840,286	549,082 92	29.84
983,219 49	867,528 26	115,691 23	.....	88.23	123,537,084	"c" 1,345,785 39	1.09
1,978,138 67	1,732,495 22	245,643 45	.....	87.58	233,890,995	"c" 3,193,018 09	1.37
912,832 32	785,704 70	127,127 62	.....	86.07	114,374,601	"c" 1,196,606 38	1.05
1,433,322 94	1,450,272 63	.....	16,949 69	101.18	223,163,855	"c" 1,564,627 52	.70
1,480,096 35	1,415,471 06	65,225 29	.....	95.59	199,710,648	"c" 1,862,010 35	.93
2,690,040 87	2,364,968 76	325,072 11	.....	87.91	399,447,248	"c" 4,193,858 40	1.05
546,255 63	408,542 95	137,712 68	.....	74.79	51,810,553	"c" 1,385,596 14	2.67
1,040,256 47	1,037,513 51	2,742 96	.....	99.74	181,366,452	"c" 1,721,955 14	.95
220,850 35	218,617 25	2,233 10	.....	98.99	20,807,808	470,966 28	2.26
1,264,444 08	1,298,141 53	.....	33,697 45	102.67	104,595,500	1,029,213 61	.98
291,347 88	127,563 64	163,784 24	.....	43.78	"b" 2,219,033	372,389 71	16.78
99,096 74	64,633 12	34,463 62	.....	65.23	"b" 6,011,309	262,071 44	4.36
1,123,009 98	1,083,168 66	39,841 32	.....	96.45	"a" 64,896,759	"c" 939,858 90	1.45
\$29,760,420 64	\$27,341,698 06	\$2,573,535 69	\$154,813 11	91.87	\$3,534,906,640	\$40,624,862 49	1.15

OF THIS STATE.

Total income.	Total ex- penditures.	Income over ex- penditures.	Expendi- tures over income.	Per cent. of ex- penditures to income.....	Risks in force.	Net assets including deposit notes	Per cent. of net assets to risks in force.
\$4,646 57	\$3,166 38	\$1,480 19	.....	68.14	\$2,345,658	\$126,282 56	5.31
92,729 22	86,609 18	6,120 04	.....	93.40	5,470,315	285,918 79	5.23
93,833 25	114,031 10	.....	\$20,197 85	121.53	4,946,512	306,897 31	6.20
65,893 46	54,575 19	11,318 27	.....	82.82	3,424,744	185,049 39	5.40
28,644 49	19,138 39	9,506 10	.....	66.81	1,083,069	216,753 86	20.01
194,308 86	184,444 42	9,864 44	.....	94.92	7,927,736	1,215,101 38	15.33
145,054 08	135,259 56	9,794 52	.....	93.25	6,971,324	406,785 19	5.84
203,108 88	138,840 37	64,268 51	.....	68.36	7,166,169	558,661 25	7.80
58,870 11	55,468 36	3,401 75	.....	94.22	2,881,660	139,156 49	4.83
32,145 40	18,747 23	13,398 17	.....	58.32	1,313,445	151,592 44	11.54
15,005 68	4,824 31	10,181 37	.....	32.15	613,603	84,351 34	13.74
19,655 97	9,824 04	9,831 93	.....	52.55	1,068,970	67,385 56	6.30
124,362 63	138,565 24	.....	14,202 61	111.42	6,809,215	288,347 26	4.23
\$1,078,258 60	\$963,493 77	\$149,165 29	\$34,400 46	89.36	\$52,022,420	\$4,032,282 82	7.75

Table No. 7—

## V. MUTUAL COMPANIES

Name of Company.	Net deposit notes.	Cash admitted assets.	Liabilities including unearned premiums.	SURPLUS.		IMPAIRMENT.	
				Surplus including deposit notes.	Per cent of surplus to capital....	Net cash surplus or deficiency.	Percent. of impairment to capital.
Central Man'rs Mut. O.	\$81,577 11	\$28,356 91	\$27,801 85	\$82,132 17	.....	\$555 06	.....
Farmers' Fire..... Pa.	.....	504,882 76	286,646 19	218,236 57	.....	218,236 57	.....
Manufacturers' Mutual							
Fire..... Ind.	167,990 13	32,692 81	40,052 28	160,630 66	.....	7,359 47	d
Millers' and Manufactur-							
ers' Mutual..... Minn.	246,050 83	85,235 42	82,374 62	248,911 63	.....	2,860 80	
Minneapolis Mutual							
Fire..... Minn.	181,472 68	53,908 21	48,770 95	186,609 94	.....	5,137 26	
Oshkosh Mutual F. Wis.	118,593 36	40,946 81	36,276 04	123,264 13	.....	4,670 77	
Ohio Farmers'..... Ohio.	.....	1,415,197 54	1,066,080 06	349,117 48	.....	349,117 48	
Phoenix Mutual F. Ohio.	308,896 14	38,943 32	28,261 55	319,577 91	.....	10,681 77	
Reliance Mutual F. Iowa.	169,220 58	21,857 62	24,583 61	166,494 59	.....	2,725 99	d
Total.....	\$1,273,800 83	\$2,222,021 40	\$1,640,847 15	\$1,854,975 08	.....	\$591,259 71	
Grand aggregate.....	\$69,954,020 00	\$210,473,511 68	\$158,513,605 91	\$56,769,163 29	73.20	\$173,533 04	
Net deposit notes of mutual companies.....	\$4,635,724 48	.....	.....	.....	.....	.....	.....
Deficiency of mutual companies.....	.....	.....	.....	.....	.....	\$10,085 46	.....



Continued.

OF OTHER STATES.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.....	Risks in force.	Net assets including deposit notes	Per cent. of net assets to risks in force.
\$53,255 06	\$56,296 26	.....	\$3,041 20	105.71	\$2,715,667	\$106,839 53	3.93
314,328 56	296,914 14	\$17,414 42	.....	94.46	40,541,630	472,447 43	1.17
68,867 70	50,913 67	17,954 03	.....	73.94	2,471,978	189,906 60	7.68
128,310 83	134,187 41	.....	5,876 58	104.58	6,005,376	307,954 93	5.13
97,579 96	80,231 55	17,348 41	.....	80.58	4,587,620	214,587 25	4.68
91,605 36	85,582 60	6,022 76	.....	93.43	3,207,962	151,859 78	4.73
636,296 09	570,590 58	65,705 51	.....	89.67	221,176,400	1,358,265 84	.61
53,196 49	50,763 49	2,433 00	.....	95.43	3,113,981	336,433 01	10.80
50,205 64	50,301 68	.....	96 04	100.19	2,365,054	178,868 99	7.56
\$1,493,645 69	\$1,375,781 38	\$126,878 13	\$9,013 82	92.11	\$286,185,668	\$3,317,163 36	1.16
\$110,091,494 34	\$105,028,089 51	\$7,154,208 21	\$2,090,803 38	95.40	\$13,070,640,421	\$202,655,371 35	1.55
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....

"a" Includes marine and inland business.

"b" Marine business only.

"c" Includes special deposits.

"d" Deficiency.

TABLE No. 8.

## I. Statement showing Fire business done in the State of Illinois during the year 1887.

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Risks written	PREMIUMS RECEIVED.		Losses paid	RATIO OF LOSSES TO-	
			Amount.	Premium rate.		Risks written.	Premiums received.
Firemen's.....	Chicago.....	\$2,282,264	\$21,769 31	.95	\$6,900 78	.30	31.41
Forest City.....	Rockford.....	3,382,107	100,270 42	1.68	27,479 89	.46	27.41
German.....	Freeport.....	16,628,886	226,370 28	1.36	102,473 46	.62	45.22
German Insurance and Savings Institution.....	Quincy.....	1,872,076	21,015 29	1.12	19,075 39	1.02	90.77
German Fire.....	Peoria.....	5,117,052	75,666 65	1.48	32,164 61	.63	42.51
Packers' and Provision Dealers.....	Chicago.....	2,531,256	17,401 36	.69	12,683 71	.50	72.90
Rockford.....	Rockford.....	19,046,628	263,527 91	1.38	89,758 02	.47	34.06
Traders.....	Chicago.....	12,621,872	167,426 75	1.33	82,058 02	.65	49.01
Total.....	.....	\$66,082,135	\$893,447 97	1.35	\$372,595 08	.51	41.70

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## II. JOINT STOCK COMPANIES OF OTHER STATES.

Etna.....	Hartford, Conn.....	\$18,339,411	\$192,449 74	1.05	\$72,839 42	.40	37.85
Agricultural.....	Watertown, N. Y.....	12,679,730	109,765 48	.87	28,946 09	.24	27.28
Alleghannia Fire.....	Pittsburgh, Pa.....	3,763,600	98,227 21	.75	18,158 84	.48	64.33
Amazon.....	Cincinnati, O.....	1,848,884	24,372 05	1.32	21,278 30	1.15	87.31
American.....	Newark, N. J.....	5,599,656	45,442 78	.81	13,039 58	.23	23.69
American.....	Boston, Mass.....	2,242,151	20,386 59	.91	4,242 53	.11	20.81
American Central.....	St. Louis, Mo.....	8,545,242	97,142 90	1.14	49,167 13	.58	50.61
American Fire.....	Philadelphia, Pa.....	9,065,927	100,536 06	1.11	66,666 54	.74	66.31
American Fire.....	New York, N. Y.....	3,149,027	26,786 05	.85	16,188 43	.51	60.44
Anglo-Nevada Assurance Corporation.....	San Francisco, Cal.....	3,163,371	40,857 03	1.29	32,305 67	1.02	79.07
Armenia.....	Pittsburgh, Pa.....	705,886	6,805 95	.96	2,043 15	.23	30.02
Atlantic Fire and Marine.....	Providence, R. I.....	900,750	8,757 33	.97	7,036 38	.78	80.41
Boatman's Fire and Marine.....	Pittsburgh, Pa.....	1,209,230	13,475 25	1.11	17,766 96	1.47	131.85
Boylston.....	Boston, Mass.....	3,472,376	30,747 57	.80	14,574 19	.43	48.38
Buffalo German.....	Buffalo, N. Y.....	3,978,714	40,864 32	1.03	15,171 06	.38	37.13

Burlington	Burlington, Iowa	1,034,189	18,001,061	1.74	10,645,59	1.03	56,50
California	San Francisco, Cal.	2,631,855	28,664,60	1.09	10,295,79	.39	35,90
Citizens	New York, N. Y.	3,907,118	47,301,12	1.21	16,539,67	.43	34,97
Citizens	Pittsburgh, Pa.	1,953,898	22,026,27	1.13	10,303,28	.53	46,78
Citizens	St. Louis, Mo.	1,198,982	13,281,21	1.11	9,549,21	.80	71,90
Citizens	Cincinnati, O.	927,935	10,981,58	1.18	9,831,31	1.06	49,45
Commercial	San Francisco, Cal.	2,347,117	35,661,64	1.52	27,615,97	1.18	77,44
Commonwealth	New York, N. Y.	2,517,460	21,287,09	.86	8,904,23	.35	41,83
Connecticut Fire	Hartford, Conn.	7,663,948	88,124,65	1.52	38,956,74	1.18	77,44
Continental	New York, N. Y.	13,763,995	162,889,60	1.18	56,611,74	.41	34,71
Concordia Fire	Milwaukee, Wis.	3,097,452	36,588,84	1.18	15,540,15	.50	42,47
Delaware Mutual Safety	Philadelphia, Pa.	2,273,319	29,818,88	.92	6,405,21	.28	30,77
Detroit Fire and Marine	Detroit, Mich.	2,438,972	27,446,30	1.13	17,710,72	.73	64,53
Dwelling House	Boston, Mass.	2,396,726	29,655,12	1.21	1,149,26	.05	3,96
Eagle Fire	New York, N. Y.	2,258,756	21,684,18	.92	9,217,27	.41	42,51
Eliot	Boston, Mass.	2,226,201	22,031,49	.99	12,220,09	.55	55,47
Enterprise Fire and Marine	Cincinnati, O.	1,168,921	14,383,19	1.23	4,827,50	.41	33,54
Equitable Fire and Marine	Providence, R. I.	1,773,887	19,110,55	1.08	12,314,41	.69	64,64
Exchange Fire	New York, N. Y.	1,465,711	13,106,58	.89	6,509,71	.44	49,67
Farragut Fire	New York, N. Y.	956,182	8,962,52	.94	3,026,72	.53	56,09
Fidelity Fire and Marine	Cincinnati, O.	456,165	4,331,09	.95	2,666,70	.58	61,58
Fire Association of Philadelphia	Philadelphia, Pa.	12,124,714	170,504,79	1.41	97,553,29	.80	57,21
Fire Association of New York	New York, N. Y.	1,280,130	18,373,26	1.44	9,490,70	.74	51,86
Fire Insurance Co. of the County of Philadelphia	Philadelphia, Pa.	1,471,699	18,501,92	1.26	10,364,78	.70	56,02
Firemen's	Baltimore, Md.	1,499,613	19,122,19	1.28	11,946,23	.80	62,47
Firemen's	Dayton, O.	1,508,384	18,648,34	1.24	9,395,17	.62	50,38
Firemen's	Newark, N. J.	2,883,610	24,077,42	.89	9,616,49	.33	39,94
Firemen's	Boston, Mass.	2,240,450	21,958,69	.98	12,158,91	.50	55,37
Fireman's Fund	San Francisco, Cal.	7,260,601	82,822,77	1.14	51,991,47	.71	62,67
Franklin	Columbus, O.	1,245,446	14,442,30	1.16	8,741,85	.70	60,53
Franklin Fire	Philadelphia, Pa.	1,930,157	25,409,08	1.32	10,852,01	.56	42,61
German American	New York, N. Y.	11,308,717	124,843,84	1.10	64,754,10	.57	51,87
German Fire	Pittsburgh, Pa.	1,683,494	23,019,19	1.37	11,949,99	.71	51,95
Germania Fire	New York, N. Y.	12,807,566	116,529,50	.91	49,151,09	.38	42,18
Germania	New Orleans, La.	1,596,784	21,604,54	1.35	22,975,75	1.44	106,35
Girard Fire and Marine	Philadelphia, Pa.	7,489,193	71,067,92	.95	29,828,66	.40	41,97
Glens Falls	Glens Falls, N. Y.	8,732,627	80,886,96	.93	34,345,23	.39	47,46
Grand Rapids Fire	Grand Rapids, Mich.	910,219	10,902,69	1.20	5,005,79	.62	51,62
Granite State Fire	Portsmouth, N. H.	1,748,885	15,391,14	.88	5,484,42	.31	63,63
Greenwich	New York, N. Y.	3,680,836	33,094,89	.90	15,013,30	.41	45,36
Guardian Fire	New York, N. Y.	1,318,205	10,181,45	.77	4,962,11	.38	48,74
Hanover Fire	New York, N. Y.	7,806,493	94,575,84	1.21	34,861,83	.45	36,86



Table No. 8—Continued.

Name of Company.	Location.	Risks written	PREMIUMS RECEIVED.		Losses paid	RATIO OF LOSSES TO—	
			Amount.	Premium rate.		Risks written.	Premiums received.
Hartford Fire .....	Hartford, Conn.....	\$20, 134, 096	\$222, 094 63	1.10	\$85, 533 21	.42	38.51
Heka Fire .....	Madison, Wis.....	1, 441, 086	20, 296 65	1.41	16, 806 23	1.17	82.80
Home .....	New York, N. Y.....	34, 064, 679	336, 909 69	.96	140, 319 18	.41	41.66
Howard.....	New York, N. Y.....	3, 026, 279	27, 382 95	.90	15, 256 04	.50	55.71
Insurance Company of North America.....	Philadelphia, Pa.....	12, 021, 903	130, 025 68	1.25	75, 286 67	.63	50.18
Insurance Co. of the State of Pennsylvania.....	Philadelphia, Pa.....	2, 706, 438	30, 298 57	1.12	11, 591 06	.43	38.16
Insurance Company of Dakota.....	Sioux Falls, Dak.....	721, 410	13, 528 38	1.88	2, 166 80	.30	16.02
Jefferson.....	New York, N. Y.....	1, 119, 785	12, 327 98	1.10	8, 032 35	.72	65.16
Jersey City.....	Jersey City, N. J.....	941, 303	8, 721 02	.93	2, 880 29	.31	33.63
Kenton.....	Covington, Ky.....	892, 943	13, 889 29	1.56	11, 428 84	1.39	82.28
Kings County Fire.....	Brooklyn, N. Y.....	1, 788, 376	19, 711 47	1.11	8, 597 27	.48	43.18
Lafayette Fire.....	Brooklyn, N. Y.....	900, 874	10, 221 20	1.13	4, 072 85	.45	39.85
Liberty .....	New York, N. Y.....	1, 836, 914	9, 296 49	.51	21, 074 58	1.15	.70
Long Island.....	Brooklyn, N. Y.....	1, 746 200	16, 506 55	.95	8, 912 26	.51	54.17
Louisville Underwriters.....	Louisville, Ky.....	2, 912, 541	30, 502 63	1.05	17, 328 70	.59	56.80
Lumbermen's .....	Philadelphia, Pa.....	1, 811, 548	19, 421 08	1.72	12, 246 80	.68	63.06
Marine .....	St. Louis, Mo.....	608, 619	6, 288 10	1.03	4, 619 09	.76	73.94
Manufacturers and Builders Fire.....	New York, N. Y.....	2, 151, 711	25, 394 06	1.18	10, 804 34	.50	42.55
Manufacturers' and Merchants' .....	Pittsburgh, Pa.....	1, 060, 822	12, 367 99	1.17	8, 672 99	.82	70.12
Mechanics' .....	Philadelphia, Pa.....	1, 175, 967	13, 816 18	1.17	6, 599 35	.51	47.47
Mechanics' and Traders' .....	New Orleans, La.....	1, 084, 437	10, 449 22	.96	14, 396 56	.53	137.78
Merchants' .....	Newark, N. J.....	3, 905, 874	36, 445 33	.93	14, 230 00	.36	39.05
Merchants' .....	New York, N. Y.....	1, 051, 740	11, 991 74	1.13	12, 682 63	1.21	106.56
Merchants' .....	Providence, R. I.....	1, 768, 437	18, 979 75	1.07	12, 314 41	.70	64.88
Mercantile.....	Cleveland, Ohio.....	1, 062, 195	15, 858 41	.99	12, 510 94	.53	78.80
Mercantile Fire.....	New York, N. Y.....	628, 153	3, 637 17	.68	4, 729 81	.57	83.71
Mercantile Fire and Marine.....	Boston, Mass.....	2, 927, 891	28, 766 28	.98	5, 315 35	.18	18.48
Michigan Fire and Marine.....	Detroit, Mich.....	1, 151, 394	15, 774 90	1.37	9, 761 00	.85	61.88
Milwaukee Mechanics' .....	Milwaukee, Wis.....	6, 427, 844	80, 803 63	1.26	31, 387 69	.49	38.84
National Fire.....	Hartford, Conn.....	4, 939, 317	56, 860 87	1.15	25, 940 15	.53	45.62
National Fire.....	New York, N. Y.....	1, 000, 808	14, 223 67	.89	11, 010 99	.69	77.41
Neptune Fire.....	Boston, Mass.....	2, 909, 823	25, 834 36	.89	12, 556 27	.43	48.60
Newark Fire.....	Newark, N. J.....	1, 815, 552	20, 302 02	1.12	9, 055 70	.50	44.61

New Hampshire Fire.....	Manchester, N. H.....	66,163 05	1.30	21,632 18	42	32.70
New York Bowers Fire.....	New York, N. Y.....	24,372 30	1.03	19,610 58	.83	80.46
New York Equitable.....	New York, N. Y.....	14,403 85	.94	4,257 07	.28	29.55
New York Fire.....	New York, N. Y.....	1,647 758	1.16	8,421 00	.54	46.70
Niagara Fire.....	New York, N. Y.....	4,440,907	2.25	44,333 48	1.00	44.29
North River.....	New York, N. Y.....	893,220	.98	714 31	.08	8.15
Northwestern National.....	Milwaukee, Wis.....	12,139,485	.79	31,242 29	.26	32.69
Orient.....	Hartford, Conn.....	6,107,796	1.04	29,902 78	.49	47.11
Pacific Fire.....	New York, N. Y.....	2,204,896	.96	9,850 32	.45	46.28
Park Fire.....	New York, N. Y.....	487,359	.87	2,371 91	.45	55.65
Pennsylvania Fire.....	Philadelphia, Pa.....	5,635,185	1.16	40,841 30	.70	62.65
People's Fire.....	New York, N. Y.....	1,976,524	.95	7,793 42	.39	41.66
People's Fire.....	Manchester, N. H.....	1,910,197	1.04	6,220 19	.33	31.33
People's.....	Pittsburgh, Pa.....	1,507,822	.98	10,488 79	.69	70.68
Phenix.....	Brooklyn, N. Y.....	24,730,897	1.77	208,567 17	.84	40.77
Phenix.....	Hartford, Conn.....	14,327,857	1.18	69,626 50	.49	41.17
Prescott.....	Boston, Mass.....	1,574,913	1.01	8,559 97	.54	53.09
Providence Washington.....	Providence, R. I.....	2,734,686	1.21	14,918 44	.54	44.54
Reading Fire.....	Reading, Pa.....	1,637,460	1.13	13,724 46	.84	73.87
Reliance.....	Philadelphia, Pa.....	2,314,131	1.03	8,622 48	.37	36.27
Rochester German.....	Rochester, N. Y.....	3,554,761	1.26	22,850 56	.64	50.84
Rutger's Fire.....	New York, N. Y.....	1,071,739	1.04	4,713 28	.44	42.12
St. Paul Fire and Marine.....	St. Paul, Minn.....	12,887,302	.71	40,961 96	.32	44.54
Security.....	New Haven, Conn.....	1,940,951	.98	9,779 22	.50	51.26
Security.....	Cincinnati, Ohio.....	1,140,502	1.21	6,765 60	.59	49.14
Southern California.....	Los Angeles, Cal.....	351,678	1.69	200 96	.06	3.38
Springfield Fire and Marine.....	Springfield, Mass.....	9,319,881	1.27	62,410 01	.67	52.95
Spring Garden.....	Philadelphia, Pa.....	2,773,419	.78	13,682 62	.49	62.53
Standard Fire.....	New York, N. Y.....	1,978,923	.77	7,544 18	.16	21.07
Sun.....	San Francisco, Cal.....	1,457,342	.95	6,881 66	.47	48.93
Sun Mutual.....	New Orleans, La.....	2,310,652	.79	20,584 95	.89	112.17
Syndicate.....	Minneapolis, Minn.....	707,400	1.29	4,572 12	.70	46.05
Teutonia Fire.....	Philadelphia, Pa.....	416,970	1.12	2,904 83	.60	62.33
Teutonia.....	New Orleans, La.....	927,921	1.30	3,144 62	.34	26.09
Union.....	Philadelphia, Pa.....	3,534,892	.88	16,517 99	.47	53.32
Union.....	San Francisco, Cal.....	2,971,938	1.28	31,273 41	1.05	82.42
United Firemen's.....	Philadelphia, Pa.....	1,820,608	1.21	10,549 21	.58	47.76
United States Fire.....	New York, N. Y.....	1,670,973	.82	4,503 22	.27	33.08
Virginia Fire and Marine.....	Richmond, Va.....	994,794	1.07	10,098 62	1.01	94.53
Washington.....	Cincinnati, Ohio.....	485,945	1.04	1,196 93	.25	17.75

Table No. 8—Continued.

Name of Company.	Location.	Risks written	PREMIUMS RECEIVED.		Losses paid	RATIO OF LOSSES TO—	
			Amount.	Premium rate.		Risks written.	Premiums received.
Watertown Fire.....	Watertown, Dak.....	\$209, 611	\$4, 211 99	2.01	\$1, 641 66	.78	38.99
Westchester Fire.....	New York, N. Y.....	6, 504, 950	75, 658 83	1.16	34, 831 13	.54	46.04
Western.....	Pittsburgh, Pa.....	1, 921, 081	20, 584 73	1.07	10, 883 85	.57	52.87
Western Fire and Marine.....	Stiox Falls, Dak.....	128, 653	3, 087 94	2.40	3, 069 15	2.39	99.29
Williamsburgh City Fire.....	Brooklyn, N. Y.....	4, 370, 418	56, 875 24	1.30	28, 785 74	.66	50.61
Total.....		\$514, 330, 595	\$5, 719, 320 00	1.11	\$2, 749, 300 10	.53	48.07

British America Assurance.....	Toronto, Canada.....	\$4, 086, 887	\$51, 389 10	1.26	\$24, 490 35	.60	47.66
City of London Fire—limited.....	London, England.....	2, 298, 558	30, 546 33	1.33	26, 476 29	1.15	86.68
Commercial Union Assurance.....	London, England.....	13, 190, 539	135, 072 50	1.02	56, 836 34	.43	42.08
Fire Insurance Association—limited.....	London, England.....	5, 100, 818	61, 460 29	1.22	65, 328 36	1.28	106.30
Guardian Fire and Life Assurance.....	London, England.....	4, 801, 045	46, 694 08	.98	25, 769 70	.54	55.06
Hamburg-Bremen Fire.....	Hamburg, Germany.....	7, 986, 389	96, 937 05	1.21	45, 211 77	.57	46.70
Imperial Fire.....	London, England.....	4, 415, 264	44, 541 83	1.01	28, 318 78	.64	63.58
Lancashire.....	Manchester, England.....	5, 835, 451	75, 608 85	1.22	33, 197 76	.57	43.91
Lion Fire.....	London, England.....	4, 578, 050	47, 275 08	1.03	27, 156 59	.59	57.44
Liverpool and London and Globe.....	Liverpool, England.....	16, 212, 417	196, 666 20	1.21	77, 514 83	.48	39.41
London Assurance Corporation.....	London, England.....	5, 167, 056	53, 875 28	1.04	42, 295 00	.82	78.54
London and Lancashire Fire.....	Liverpool, England.....	3, 263, 378	35, 433 96	1.09	13, 845 32	.42	39.07
Northern Assurance.....	London, England.....	5, 703, 990	70, 614 56	1.24	28, 326 77	.50	40.10
North British and Mercantile.....	Lon. & Edinburgh, G.B.....	9, 509, 680	111, 740 46	1.18	60, 460 90	.64	54.11
Norwich Union Fire.....	Norwich, England.....	6, 621, 192	78, 459 36	1.18	20, 164 88	.30	25.70
Phoenix Assurance.....	London, England.....	6, 416, 760	74, 654 44	1.15	31, 273 94	.49	42.23
Queen.....	Liverpool, England.....	17, 150, 899	190, 682 57	1.11	115, 184 09	.67	60.41
Royal.....	Liverpool, England.....	8, 683, 065	91, 329 30	1.05	33, 553 88	.38	36.52
Scottish Union and National.....	Edinburgh, Scotland.....	5, 989, 896	63, 101 21	1.05	14, 186 41	.24	22.45
Sun Fire Office.....	London, England.....	6, 427, 410	70, 701 55	1.10	49, 463 92	.79	69.96

## III. FOREIGN COMPANIES—U. S. BRANCHES.



Trans-Atlantic Fire.....	3,159,198	35,443 65	1.12	13,080 75	.43	38.60
United Fire Re-insurance Co. (limited).....	5,528,135	72,916 44	1.32	45,226 55	.82	62.03
Western Assurance.....	3,298,979	45,569 19	1.38	24,172 28	.73	53.06
Total.....	\$155,434,056	\$1,780,224 28	1.15	\$901,875 46	.58	50.66

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual.....	\$351,904	\$3,989 87	1.13	\$2,293 60	.05	57.49
Commonwealth Mutual.....	1,443,210	30,954 00	2.14	12,570 49	.87	40.61
Illinois Mutual.....	654,841	22,687 80	3.46	13,069 31	2.00	57.74
Manufacturers' and Merchants' Mutual.....	2,789,206	14,511 98	.52	10,098 95	.38	73.73
Millers' Mutual Fire Insurance Asso. of Illinois.....	667,467	27,812 69	4.17	14,849 62	2.22	53.39
Millers' National.....	1,176,378	173,460 31	14.75	32,185 82	2.74	18.56
Mississippi Valley Manufacturers' Mutual.....	682,533	24,643 27	3.61	16,151 78	2.15	65.54
Mutual Fire.....	173,129	19,433 35	11.11	10,176 03	5.14	32.31
Mutual Union Fire.....	788,230	14,016 36	1.78	9,311 02	1.18	66.43
Northwestern Mutual Fire.....	182,630	6,499 56	3.56	2,322 46	1.27	35.74
Pacific Mutual.....	140,978	4,124 17	2.93	162 35	.12	3.94
Protection Mutual Fire.....	1,313,770	23,499 56	1.79	1,699 26	.13	7.23
Western Manufacturers' Mutual.....	709,530	24,251 27	3.42	42,845 29	6.04	176.67
Total.....	\$11,075,806	\$389,904 19	3.52	\$168,305 98	1.52	43.18

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers' Mutual.....	\$650,000	\$8,061 78	1.24	\$10,268 75	1.58	127.38
Farmers' Fire.....	3,049,609	34,180 23	1.12	15,322 22	.51	44.83
Manufacturers' Mutual Fire.....	199,455	3,873 50	1.94	525 12	.26	13.56
Millers' and Manufacturers' Mutual.....	414,585	17,934 24	4.33	10,801 89	2.61	60.23
Minneapolis Mutual Fire.....	427,920	6,479 64	1.51	4,988 40	1.17	76.98
Oshkosh Mutual Fire.....	164,211	3,355 59	2.04	2,299 25	1.40	68.52
Ohio Farmers'.....	68,775	839 88	1.25	.....	.....	.....
Phoenix Mutual Fire.....	153,785	4,442 19	2.85	9,969 20	6.30	224.43
Reliance Mutual Fire.....	.....	.....	.....	.....	.....	.....
Total.....	\$5,130,340	\$79,187 05	1.54	\$54,174 83	1.06	68.41

Table No. 8—Continued.

## 2. Marine and Inland business done in Illinois during the year 1887.

Name of Company.	Location.	Risks written	PREMIUMS RECEIVED.		Losses paid	RATIO OF LOSSES TO—	
			Amount.	Premium rate.		Risks written.	Premiums received.
Etna.....	Hartford, Conn.....	\$1,657,213	\$5,967 88	.36	\$5,092 85	.31	85.34
Boston Marine.....	Boston, Mass.....	33,212,428	92,971 67	.28	68,944 06	.31	74.16
British American Assurance.....	Toronto, Canada.....	8,226,475	33,076 88	.40	42,499 75	.52	127.88
British and Foreign Marine—limited.....	Liverpool, England.....	2,706,961	9,163 20	.34	.....	.....	.....
Continental.....	New York, N. Y.....	1,751,438	5,969 32	.34	24,989 07	1.43	418.65
Detroit Fire and Marine.....	Detroit, Mich.....	637,667	3,875 12	.61	170 87	.03	4.41
Exchange Fire.....	New York, N. Y.....	91,564	486 89	.53	119 44	.13	24.54
Greenwich.....	New York, N. Y.....	8,331	74 98	.90	.....	.....	.....
Insurance Co. of North America.....	Philadelphia, Pa.....	7,554,805	31,792 89	.42	6,190 01	.08	19.47
Louisville Underwriters.....	Louisville, Ky.....	450,602	2,151 93	.48	1,090 57	.24	53.00
Mannheim.....	Mannheim, Germany.....	422,347	6,255 40	1.48	2,759 25	.65	44.11
Marine—limited.....	London, England.....	2,020,414	9,929 00	.49	13,373 00	.66	134.71
Mercantile.....	Cleveland, Ohio.....	332,940	7,015 59	2.11	7,283 82	2.19	163.82
Northwestern National.....	Waukegan, Wis.....	478,684	2,020 19	.42	6 22	.31	.....
Phenix.....	Brooklyn, N. Y.....	1,517,417	5,242 83	.35	6,219 37	.41	118.62
St. Paul Fire and Marine.....	St. Paul, Minn.....	4,558,315	25,395 45	.56	21,915 47	.48	86.30
Traders.....	Chicago, Ill.....	204,613	713 54	.35	308 99	.15	43.28
Union.....	Philadelphia, Pa.....	2,301,331	6,663 34	.29	3,375 72	.15	50.67
Union Marine.....	Liverpool, England.....	2,410,800	2,410 80	.36	.....	.....	.....
Universal Marine.....	London, England.....	1,937,864	5,672 68	.29	.....	.....	.....
Western Assurance.....	Toronto, Canada.....	2,152,256	7,305 61	.34	8,413 26	.39	115.23
Total Marine and Inland business.....		\$72,902,249	\$264,095 19	.36	\$212,758 72	.29	80.57
Total Fire business.....		752,082,932	8,862,083 49	1.18	4,246,311 45	.56	47.92
Grand aggregate.....		\$824,985,181	\$9,126,178 68	1.11	\$4,459,070 17	.54	48.86

TABLE No. 9.

*Statement showing the Profit and Loss of Fire, Marine and Inland Insurance Companies in Illinois during the year 1887.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Losses paid in 1887.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
			Losses incurred in 1887.	Estimated expenses 30 per cent. on receipts.	Total.		Profit.	Loss.
Firemen's .....	Chicago.	\$6,900 78	\$13,759 14	\$6,530 79	\$20,289 93	\$21,769 31	\$1,479 38	.....
Forest City .....	Rockford.	27,479 89	25,715 58	30,081 13	55,796 71	100,270 42	44,473 71	.....
German .....	Freeport.	102,473 46	114,007 75	67,911 08	181,918 83	226,370 28	44,451 45	.....
German Ins. and Savings Institution.	Quincy.	19,075 39	32,304 22	6,304 59	28,608 81	21,015 29	.....	\$7,593 52
German Fire .....	Peoria.	32,164 61	35,724 74	22,699 99	58,424 73	75,666 65	17,241 92	.....
Packers and Provision Dealers.	Chicago.	12,683 71	12,683 71	5,220 41	17,904 12	17,401 36	.....	502 76
Rockford .....	Rockford.	88,758 62	90,426 03	73,038 37	163,464 40	263,827 91	91,043 51	.....
Traders .....	Chicago.	82,367 61	85,345 20	50,442 09	135,787 29	168,140 29	32,353 00	.....
Total .....		\$372,904 07	\$399,936 37	\$268,248 45	\$668,184 82	\$894,161 51	\$234,072 97	\$8,696 28

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Etna .....	Hartford, Conn.	\$77,932 27	\$89,798 52	\$59,525 29	\$149,323 81	\$198,417 62	\$49,093 81	.....
Agricultural .....	Watertown, N. Y.	29,946 09	30,726 34	32,929 64	63,655 98	109,765 48	46,109 50	.....
Alleghania Fire .....	Pittsburgh, Pa.	18,158 84	16,475 60	8,468 16	24,943 76	28,227 21	3,283 45	.....
Amazon .....	Cincinnati, Ohio	21,278 30	20,696 24	7,311 62	28,007 86	24,372 05	.....	\$3,635 81
American .....	Newark, N. J.	13,039 58	13,922 05	13,632 83	27,554 88	45,442 78	17,887 90	.....
American .....	Boston, Mass.	4,242 53	4,462 53	6,115 98	10,578 51	20,386 59	9,808 08	.....
American Central .....	St. Louis, Mo.	49,167 13	51,043 19	29,142 87	80,186 06	97,142 90	16,956 84	.....
American Fire .....	Philadelphia, Pa.	66,666 54	85,236 97	30,169 82	115,397 79	100,336 06	.....	14,861 73
American Fire .....	New York, N. Y.	16,188 43	21,788 43	8,635 81	29,824 24	26,786 05	.....	3,038 19
Anglo-Nevada Assurance Corporation.	San Francisco, Cal.	32,305 67	36,305 67	12,257 11	48,562 78	40,857 03	.....	7,705 75



Table No. 9--Continued.

Name of Company.	Location.	LOSSES INCURRED AND ESTIMATED EXPENSES.				BALANCE.	
		Losses paid in 1887.	Losses incurred in 1887.	Estimated expenses 30 per cent. on receipts.	Total.	Premiums received.	Profit.
Armenia	Pittsburgh, Pa.	\$2,043 15	\$3,918 15	\$2,041 78	\$5,959 93	\$6,805 95	\$846 02
Atlantic Fire and Marine	Providence, R. I.	7,036 38	8,327 95	2,627 20	10,955 15	8,757 33	\$2,197 82
Boatman's Fire and Marine	Pittsburgh, Pa.	17,768 96	9,724 47	4,042 58	13,767 05	13,767 05	291 80
Boston Marine	Boston, Mass.	68,944 06	132,296 52	27,891 50	160,188 02	92,471 67	67,216 35
Boylston	Boston, Mass.	14,874 19	23,145 20	9,224 27	32,369 47	30,747 57	1,621 90
Buffalo German	Buffalo, N. Y.	15,171 06	14,997 50	12,239 30	27,236 80	40,864 32	
Burlington	Burlington, Iowa	10,645 59	11,013 47	3,400 32	16,413 79	16,413 79	1,587 27
California	San Francisco, Cal.	10,285 73	13,938 27	8,399 38	24,337 65	28,664 06	4,326 41
Citizens	New York, N. Y.	16,539 67	22,634 67	14,190 34	36,875 01	47,301 12	10,426 11
Citizens	Pittsburgh, Pa.	10,303 28	12,166 78	6,607 88	18,774 66	22,026 27	3,251 51
Citizens'	St. Louis, Mo.	9,549 21	10,066 00	3,984 36	14,050 36	13,251 21	
Citizens	Cincinnati, Ohio	9,831 31	10,632 17	3,294 47	13,926 64	10,981 58	709 15
Commercial	San Francisco, Cal.	27,615 97	25,517 41	10,698 49	36,215 90	35,661 64	2,945 06
Commonwealth	New York, N. Y.	18,904 23	18,904 23	6,386 13	25,290 36	21,287 09	554 26
Connecticut Fire	Hartford, Conn.	38,956 74	44,357 86	26,437 40	70,795 26	58,124 65	4,063 27
Continental	New York, N. Y.	81,600 81	79,975 79	50,657 68	130,633 47	168,858 92	17,320 39
Concordia Fire	Milwaukee, Wis.	15,540 15	17,332 45	10,976 65	28,309 10	36,588 84	38,225 45
Delaware Mutual Safety	Philadelphia, Pa.	6,405 21	7,680 17	6,245 66	13,925 83	20,818 88	8,279 74
Detroit Fire and Marine	Detroit, Mich.	17,831 59	13,021 31	9,386 43	28,417 74	31,321 42	6,893 65
Dwelling House	Boston, Mass.	1,149 26	2,324 70	8,716 54	11,041 21	29,055 12	2,903 68
Eagle Fire	New York, N. Y.	9,217 27	13,544 77	6,505 25	20,050 02	21,084 18	18,013 88
Eliot	Boston, Mass.	12,220 09	17,034 09	6,609 45	23,643 54	22,031 49	1,634 16
Enterprise Fire and Marine	Cincinnati, O.	4,827 50	9,125 00	4,317 96	13,442 96	14,393 19	1,612 05
Equitable Fire and Marine	Providence, R. I.	12,314 41	13,945 56	5,733 16	19,678 72	19,110 55	568 17
Exchange Fire	New York, N. Y.	6,629 15	7,265 98	4,078 04	11,344 02	13,593 47	2,249 45
Farragut Fire	New York, N. Y.	5,026 72	7,056 72	2,688 76	9,745 48	8,062 52	
Fidelity Fire and Marine	Cincinnati, O.	2,666 70	2,666 70	1,299 33	3,966 03	4,331 09	752 96
Fire Association of Philadelphia	Philadelphia, Pa.	97,553 29	106,127 49	51,151 44	157,278 93	170,504 79	365 06
Fire Association of New York	New York, N. Y.	9,490 70	9,615 70	5,511 98	15,127 68	18,373 26	13,225 86
Fire Ins. Co. of Co. of Philadelphia	Philadelphia, Pa.	10,364 78	11,814 78	3,550 58	17,365 36	18,301 92	3,245 58
Firemen's	Baltimore, Md.	11,946 23	11,946 23	5,736 66	17,682 89	19,122 19	1,439 30
Firemen's	Dayton, O.	9,385 17	14,057 48	5,594 50	19,651 98	18,648 34	
Firemen's	Newark, N. J.	9,616 49	13,137 92	7,223 23	20,361 15	24,077 42	3,716 27
							1,003 64

Firemen's Fire .....	Boston, Mass .....	12,158 91	19,327 20	6,587 60	25,914 80	21,938 69	3,956 11
Fireman's Fund .....	San Francisco, Cal .....	51,901 47	55,772 60	24,846 83	80,619 43	82,822 77	2,203 34
Franklin .....	Columbus, O .....	8,741 85	8,741 85	4,332 69	13,074 54	14,442 30	1,367 76
Franklin Fire .....	Philadelphia, Pa .....	10,832 01	11,899 88	7,640 72	15,540 60	25,403 08	5,928 48
German American .....	New York, N. Y .....	64,754 10	77,036 96	37,453 15	114,490 11	124,843 84	10,353 73
German Fire .....	Pittsburgh, Pa .....	11,949 99	12,672 24	6,905 76	19,578 00	23,019 19	3,441 19
Germania Fire .....	New York, N. Y .....	49,151 09	48,059 57	34,958 45	83,018 42	116,529 50	33,511 08
Germania .....	New Orleans, La .....	22,975 75	26,975 75	6,481 36	33,457 11	21,604 54	11,852 57
Grand Fire and Marine .....	Philadelphia, Pa .....	29,828 66	32,733 15	21,320 38	54,053 83	71,067 92	17,014 09
Glens Falls .....	Glens Falls, N. Y .....	34,345 23	37,354 23	24,266 61	61,800 32	80,886 96	19,086 64
Grand Rapids Fire .....	Grand Rapids, Mich .....	5,005 79	8,105 79	3,270 81	11,576 60	10,902 69	473 91
Granite State Fire .....	Portsmouth, N. H .....	5,484 42	9,959 42	4,617 34	14,576 76	15,391 14	814 38
Greenwich .....	New York, N. Y .....	15,013 30	17,378 23	9,950 95	27,329 19	33,169 87	5,840 68
Guardian Fire .....	New York, N. Y .....	4,962 11	4,962 11	3,054 31	8,016 54	10,181 45	2,164 91
Hanover Fire .....	New York, N. Y .....	34,861 83	46,645 83	28,372 75	75,018 58	94,575 84	19,557 26
Hartford Fire .....	Hartford, Conn .....	85,533 21	92,661 41	66,628 99	153,289 30	222,094 63	62,804 83
Hekla Fire .....	Madison, Wis .....	16,806 23	18,920 20	6,088 99	25,009 19	20,296 65	4,712 54
Home .....	New York, N. Y .....	140,349 18	162,700 55	101,072 91	263,773 46	336,909 69	73,136 23
Howard .....	New York, N. Y .....	15,256 04	21,262 91	8,214 88	29,417 79	27,382 95	2,034 84
Ins. Co. of North America .....	Philadelphia, Pa .....	81,476 68	95,700 60	54,545 57	150,246 23	181,818 57	31,572 34
Ins. Co. of the State of Pennsylvania .....	Philadelphia, Pa .....	11,351 06	17,830 55	9,089 37	26,939 12	30,298 57	3,308 45
Insurance Co. of Dakota .....	Sioux Falls, Dak .....	2,166 80	3,666 80	4,058 51	7,725 51	13,328 38	5,603 07
Jefferson .....	New York, N. Y .....	8,032 35	5,701 18	3,038 39	9,399 57	12,327 98	2,928 41
Jersey City .....	Jersey City, N. J .....	2,880 29	2,880 29	2,616 31	5,496 60	8,721 02	3,224 42
Kenton .....	Covington, Ky .....	11,428 84	10,555 04	4,166 79	14,721 83	13,889 29	882 54
Kings County Fire .....	Brooklyn, N. Y .....	8,597 27	6,697 23	5,613 47	12,610 67	19,711 47	7,100 80
Lafayette Fire .....	Brooklyn, N. Y .....	4,072 85	6,072 85	3,066 36	9,139 21	10,221 20	1,081 99
Liberty .....	New York, N. Y .....	21,074 58	29,969 58	2,788 95	32,758 53	9,296 49	23,462 04
Long Island .....	Brooklyn, N. Y .....	8,942 26	9,492 15	4,951 97	14,444 12	16,506 55	2,062 43
Louisville Underwriters .....	Louisville, Ky .....	18,419 27	23,359 27	9,796 37	33,155 64	32,654 56	501 08
Lumbermen's .....	Philadelphia, Pa .....	12,246 80	11,470 78	5,826 32	17,297 10	19,421 08	2,123 98
Marine .....	St. Louis, Mo .....	4,649 69	6,899 69	1,886 43	8,785 52	6,288 10	2,497 42
Manufacturers' and Builders' Fire .....	New York, N. Y .....	10,804 34	13,334 34	7,018 22	20,952 56	25,394 06	4,441 50
Manufacturers' and Merchants' .....	Pittsburgh, Pa .....	8,672 99	9,434 63	3,710 40	13,145 63	12,367 99	777 04
Mechanics .....	Philadelphia, Pa .....	6,589 35	7,297 09	4,144 85	11,441 94	13,816 18	2,374 24
Mechanics' and Traders' .....	New Orleans, La .....	17,158 44	17,158 44	3,134 77	20,293 21	10,449 22	9,843 99
Merchants' .....	Newark, N. J .....	14,230 90	19,567 10	10,933 60	30,500 70	36,445 33	5,944 63
Merchants' .....	New York, N. Y .....	12,682 63	14,006 33	3,570 52	17,576 85	11,901 74	5,675 11
Merchants' .....	Providence, R. I .....	12,314 41	13,945 56	5,093 92	19,639 48	18,979 75	659 73
Mercantile .....	Cleveland, O .....	19,794 76	22,707 32	6,867 20	29,569 52	22,874 00	6,085 32
Mercantile Fire .....	New York, N. Y .....	4,729 81	6,729 81	1,967 15	8,426 96	5,657 17	2,769 79
Mercantile Fire and Marine .....	Boston, Mass .....	3,315 35	7,929 37	8,029 88	15,959 25	28,766 28	12,807 63

Table No. 9—Continued.

Name of Company.	Location.	Losses paid in 1887.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
			Losses incurred in 1887.	Estimated expenses 30 per cent. on receipts.	Total.		Profit.	Loss.
Michigan Fire and Marine .....	Detroit, Mich.	\$9,761 00	\$10,021 73	\$4,732 47	\$14,754 20	\$15,774 90	\$1,020 70	.....
Milwaukee Mechanics .....	Milwaukee, Wis.	31,387 69	34,732 69	24,241 09	58,983 78	80,803 63	21,809 85	.....
National Fire .....	Hartford, Conn.	25,940 15	32,287 98	17,058 26	49,346 24	56,860 32	7,514 63	.....
National Fire .....	New York, N. Y.	11,010 99	13,891 22	4,267 10	18,158 32	14,223 67	.....	\$3,934 65
Neptune Fire and Marine .....	Boston, Mass.	12,556 27	20,556 27	7,750 31	28,306 58	25,854 36	.....	2,472 22
Newark Fire .....	Newark, N. J.	9,055 79	9,675 66	6,090 61	15,766 27	20,302 02	4,535 75	.....
New Hampshire Fire .....	Manchester, N. H.	21,632 18	18,672 37	19,848 92	38,521 29	66,163 05	27,641 76	.....
New York Bowery Fire .....	New York, N. Y.	19,610 58	19,226 72	7,311 69	26,538 41	24,372 30	.....	2,166 11
New York Equitable .....	New York, N. Y.	4,257 07	6,817 07	4,321 15	11,138 22	14,403 85	3,265 63	.....
New York Fire .....	New York, N. Y.	8,921 00	13,514 00	5,730 76	19,244 76	19,102 55	.....	142 21
Niagara Fire .....	New York, N. Y.	44,333 48	48,332 02	30,031 23	78,363 25	100,104 11	21,740 86	.....
North River .....	New York, N. Y.	714 31	714 31	2,628 14	3,342 45	8,760 47	5,418 02	.....
Northwestern National .....	Milwaukee, Wis.	31,248 51	31,127 96	23,278 89	60,406 85	97,586 29	37,189 44	.....
Orient .....	Hartford, Conn.	29,902 78	35,355 94	19,044 16	54,400 10	63,480 53	9,080 43	.....
Pacific Fire .....	New York, N. Y.	9,830 32	12,264 74	6,378 28	18,643 02	21,260 93	2,617 91	.....
Park Fire .....	New York, N. Y.	2,371 91	2,371 91	1,278 61	3,650 52	4,262 03	611 51	.....
Pennsylvania Fire .....	Philadelphia, Pa.	40,841 30	49,587 12	19,557 19	69,144 31	65,190 65	.....	3,953 66
People's Fire .....	New York, N. Y.	7,793 42	9,888 26	5,611 71	15,499 97	18,705 69	3,205 72	.....
People's Fire .....	Manchester, N. H.	6,220 19	9,955 30	5,955 30	12,175 49	19,851 01	7,675 52	.....
People's .....	Pittsburgh, Pa.	10,488 79	13,263 79	4,451 89	17,715 68	14,839 64	.....	2,876 04
Phenix .....	Brooklyn, N. Y.	214,786 54	226,745 67	132,836 47	359,582 14	442,788 23	83,206 09	.....
Phenix .....	Hartford, Conn.	69,626 30	75,930 79	50,736 72	126,667 51	169,122 40	42,454 89	.....
Prescott .....	Boston, Mass.	8,559 97	12,052 31	4,781 17	16,833 48	15,937 22	.....	896 26
Providence-Washington .....	Providence, R. I.	14,918 44	19,632 20	10,021 53	29,653 73	33,405 11	3,751 38	.....
Reading Fire .....	Reading, Pa.	13,724 46	13,876 98	5,573 87	19,450 85	18,579 56	.....	871 29
Reliance .....	Philadelphia, Pa.	8,622 48	9,446 89	7,132 31	16,579 20	23,774 36	7,195 16	.....
Rochester German .....	Rochester, N. Y.	22,850 56	23,417 65	13,483 50	36,901 15	44,945 10	8,043 85	.....
Rutger's Fire .....	New York, N. Y.	4,713 28	7,355 87	3,356 88	10,712 75	11,189 59	476 84	.....
St. Paul Fire and Marine .....	St. Paul, Minn.	62,877 43	72,776 23	35,206 16	107,982 39	117,353 87	9,371 48	.....
Security .....	New Haven, Conn.	9,779 22	14,097 67	5,722 49	19,820 16	19,074 96	.....	745 20



Security .....	6,765 60	9,714 65	4,130 25	13,844 90	13,767 49	763 60	77 41
Southern California.....	200 96	3,400 96	1,784 81	5,185 77	5,949 37	24,363 34	
Springfield Fire and Marine.....	62,410 01	58,145 60	35,360 97	98,506 57	117,869 91		78 57
Spring Garden.....	13,682 62	15,383 92	6,561 67	21,945 59	21,872 22		
Standard Fire.....	1,589 26	1,534 04	2,263 25	3,797 29	7,544 18	3,746 89	
Sun.....	6,881 66	6,849 66	4,219 06	11,068 72	14,063 55	2,994 83	
Sun Mutual.....	20,584 95	30,619 95	5,505 22	36,125 17	18,350 74		17,774 43
Syndicate.....	4,572 12	4,972 12	2,978 77	7,950 89	9,829 22	1,978 33	
Teutonia Fire.....	2,904 83	2,904 83	1,398 10	4,302 93	4,660 34	357 41	
Teutonia.....	3,144 62	3,144 62	3,614 96	6,738 98	12,049 88	5,290 90	
Union.....	19,893 71	32,470 45	11,290 87	43,761 32	37,636 23		6,125 09
United.....	31,273 41	30,365 54	11,383 10	41,748 64	37,943 67		3,804 97
United Firemen's.....	10,549 21	9,120 85	6,613 87	15,734 72	22,046 25	6,311 53	
United States Fire.....	4,503 22	4,087 32	4,083 90	8,171 22	13,612 99	5,441 77	
Virginia Fire and Marine.....	10,098 02	14,154 02	3,204 45	17,358 47	10,681 49		6,676 98
Washington.....	1,196 93	1,472 16	2,022 49	3,494 65	6,741 62	3,246 97	
Watertown Fire.....	1,641 66	1,641 66	2,263 60	2,905 26	4,211 96	1,306 73	
Westchester Fire.....	34,831 13	42,248 42	22,697 65	64,946 07	75,658 83	10,712 76	
Western.....	10,883 85	17,918 82	6,175 42	24,094 24	29,584 73		3,509 51
Western Fire and Marine.....	3,069 15	3,609 15	9,926 38	4,595 53	3,087 94		1,307 59
Williamsburgh City Fire.....	28,785 74	28,845 74	17,062 57	45,908 31	56,875 24	10,966 93	
Total .....	\$2,894,697 57	\$3,359,482 76	\$1,772,684 43	\$5,132,167 19	\$5,908,948 08	\$1,023,940 02	\$247,159 13

## III. FOREIGN COMPANIES U. S. BRANCHES.

British America Assurance.....	\$66,990 10	\$51,241 45	\$25,339 79	\$76,581 24	\$84,465 98	\$7,884 74	
British and Foreign Mar. (limited).....			2,730 96	2,730 96	9,103 20	6,372 24	
City of London Fire (limited).....	26,476 30	30,951 59	9,163 90	40,115 49	30,546 33		\$9,569 16
Commercial Union Assurance.....	56,836 34	78,470 91	40,521 75	118,992 66	135,072 50	16,079 84	
Fire Insurance Association (limited).....	65,328 36	62,388 06	18,438 09	80,826 15	61,460 29		19,365 86
Guardian Fire and Life Assurance.....	25,709 70	24,864 73	14,008 22	38,872 95	46,694 08	7,821 13	
Hamburg-Bremen Fire.....	45,211 77	53,177 77	29,081 11	82,238 88	96,357 05	14,678 17	
Imperial Fire.....	28,318 78	32,465 94	13,362 55	45,828 49	40,541 83		1,280 66
Lancashire.....	33,197 76	48,471 92	22,682 66	71,154 58	75,608 85	4,454 27	
Lion Fire.....	27,156 59	38,784 41	14,182 52	52,966 93	47,275 08		3,691 85
Liverpool and London and Globe.....	77,514 83	85,107 23	58,999 86	144,107 09	196,666 20	52,559 11	
London Assurance Corporation.....	42,295 00	45,223 00	16,162 58	61,385 58	53,875 28		7,510 30
London and Lancashire Fire.....	13,845 32	19,505 32	10,630 19	39,135 51	35,433 96	5,298 45	
Mannheim.....	2,759 25	4,924 57	1,876 62	6,801 19	6,255 40		545 79
Marine (limited).....	13,375 00	15,375 00	2,978 70	18,353 70	9,929 00		8,424 70

Table No. 9—Continued.

Name of Company.	Location.	Losses paid in 1887.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
			Losses incurred in 1887.	Estimated expenses on receipts.	Total.		Profit.	Loss.
Northern Assurance	London, Eng.	\$28,326 77	\$37,269 68	\$21,193 37	\$58,403 05	\$70,644 56	\$12,181 51	
North British and Mercantile	London & F.d., G.B.	60,469 90	70,465 68	33,522 14	103,987 82	111,740 46	7,752 64	
Norwich Union Fire	Norwich, Eng.	20,164 88	32,260 11	23,537 81	55,797 92	78,459 36	22,661 44	
Phoenix Assurance.	London, Eng.	31,273 94	29,306 00	22,216 33	51,522 33	74,054 44	22,532 11	
Queen.	Liverpool, Eng.	115,184 09	128,900 86	57,204 77	186,105 63	190,082 57	4,516 94	
Royal	Liverpool, Eng.	33,333 88	36,959 39	27,398 79	64,388 18	91,329 30	26,941 12	
Scottish Union and National.	Edinburgh, Scot.	14,186 41	19,210 35	18,957 36	38,167 71	63,191 21	25,025 50	
San Fire Office	London, Eng.	49,463 92	53,027 00	21,210 47	74,237 47	70,701 55	\$3,535 92	
Transatlantic Fire	Hamburg, Ger.	13,680 75	18,558 98	10,633 10	29,192 08	35,443 65	6,251 57	
United Fire Re-Insurance Co. (limited).	Manchester, Eng.	45,226 55	53,207 70	21,874 93	75,082 63	72,916 44		2,166 19
Union Marine (limited).	Liverpool, Eng.			723 24	723 24	2,410 80	1,687 56	
Universal Marine (limited).	London, Eng.			1,701 80	1,701 80	5,672 68	3,970 88	
Western Assurance	Toronto, Can.	32,500 54	35,602 82	15,859 74	51,462 56	52,865 80	1,403 24	
Total		\$908,927 72	\$1,105,810 47	\$556,193 35	\$1,662,003 82	\$1,853,977 85	\$250,070 46	\$58,006 43

IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual	Addison	\$2,203 60	\$2,203 60	\$1,196 96	\$3,400 56	\$3,989 87	\$499 31	
Commonwealth Mutual	Decatur	12,570 49	12,967 93	9,286 20	22,254 13	30,954 00	8,699 87	
Illinois Mutual	Alton	13,099 31	13,225 30	6,806 24	20,031 64	22,087 80	2,650 16	
Manufacturers and Merchants' Mutual	Rockford	10,698 95	10,698 95	4,333 39	15,032 34	14,511 93		\$540 56
Millers' National	Chicago	14,849 62	10,732 12	8,343 81	19,095 35	27,812 69	7,716 76	
Miss. Val. Manf's Mutual	Chicago	32,185 82	32,185 82	52,698 09	84,223 91	173,460 31	\$8,236 40	
Mutual Fire	Rock Island	16,151 78	16,151 78	7,332 98	23,544 76	24,643 27	2,099 51	
Mutual Union Fire	Chicago	10,176 03	10,176 03	5,836 01	16,012 04	19,453 35	3,441 31	
Northwestern Mutual Fire	Moline	9,311 02	10,177 67	4,204 91	14,381 98	14,016 39		365 62
Pacific Mutual	Rock Island	2,322 46	2,322 46	1,949 87	4,272 33	6,499 56	2,227 23	
Protection Mutual Fire	Alton	162 35	412 35	1,237 25	1,649 60	4,124 17	2,474 57	
Western Manufacturers Mutual	Hyde Park	1,090 26	1,729 26	7,049 87	8,779 13	23,499 56	14,720 43	
	Chicago	42,845 29	42,845 29	7,275 38	50,120 67	24,251 27		25,869 40
Total		\$168,365 98	\$165,937 96	\$116,971 26	\$282,909 22	\$389,904 19	\$133,770 55	\$26,775 58

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers' Mutual.....	Van Wert, Ohio ...	\$10,268 75	\$10,268 75	\$2,418 53	\$12,687 28	\$8,061 78	\$2,830 20	\$4,625 59
Farmers' Fire.....	York, Pa.....	15,322 22	21,095 96	10,254 07	31,350 03	34,180 23	2,186 33	
Manufacturers' Mutual Fire.....	Indianapolis, Ind..	525 12	525 12	1,162 05	1,687 17	3,873 50	1,752 08	
Millers' and Manuf's Mutual.....	Minneapolis, Minn	10,801 89	10,801 89	5,380 27	16,182 16	17,934 24		
Minneapolis Mutual Fire.....	Minneapolis, Minn	4,988 40	5,988 40	1,943 89	7,932 29	6,479 64		1,452 65
Oshkosh Mutual Fire.....	Oshkosh, Wis.....	2,299 25	2,299 25	1,006 68	3,305 93	3,255 39	49 66	
Phoenix Mutual Fire.....	Cincinnati, Ohio ..			257 96	257 96	859 88	601 92	
Reliance Mutual Fire.....	Dubuque, Iowa....	9,969 20	10,048 05	1,332 66	11,380 71	4,442 19		6,938 52
Total.....		\$54,174 83	\$61,027 42	\$23,756 11	\$84,783 53	\$79,187 05	\$7,420 19	\$13,016 67
Grand Aggregate.....		\$4,459,070 17	\$5,092,194 98	\$2,737,853 60	\$7,830,048 58	\$9,126,178 08	\$1,649,274 19	\$353,144 69



TABLE No. 10.

*Comparison of aggregate business done in Illinois.*

Year .....	Number of companies .....	Losses and Estimated Expenses.			Premiums received.	Balance.	
		Losses,	Expenses estimated at 30 per cent. of receipts.	Total.		Profit.	Loss.
1869 .....	109	\$2,450,824 23	\$1,240,399 69	\$3,691,223 92	\$4,576,986 69	\$885,762 77	.....
1870 .....	108	3,765,677 63	1,458,338 06	5,224,015 69	4,710,769 20	.....	\$513,246 49
1871 .....	94	25,763,723 40	1,008,075 26	26,771,798 66	3,354,798 46	.....	23,417,000 20
1872 .....	118	1,477,017 45	1,711,458 81	3,188,476 26	5,704,861 36	2,516,385 10	.....
1873 .....	146	1,737,100 18	1,876,969 13	3,614,069 31	6,259,887 55	2,645,818 24	.....
1874 .....	157	4,435,650 05	1,970,579 26	6,406,229 31	6,568,597 24	162,367 93	.....
1875 .....	187	1,587,792 70	1,856,733 05	3,444,525 75	6,245,354 10	2,800,828 35	.....
1876 .....	200	1,491,478 46	1,588,693 69	3,080,172 15	5,296,051 56	2,215,879 41	.....
1877 .....	181	1,976,719 27	1,472,706 79	3,449,426 06	4,908,355 31	1,458,929 25	.....
1878 .....	171	1,407,559 46	1,373,757 04	2,781,316 50	4,571,710 67	1,790,394 17	.....
1879 .....	178	1,927,595 46	1,485,317 11	3,412,912 57	4,952,056 55	1,539,143 98	.....
1880 .....	177	2,268,738 57	1,672,232 04	3,940,970 61	5,574,106 53	1,633,135 92	.....
1881 .....	176	2,990,649 24	2,013,922 49	5,004,571 73	6,713,074 94	1,708,503 21	.....
1882 .....	178	1,939,012 72	2,157,263 63	4,096,276 35	7,190,878 78	3,094,602 43	.....
1883 .....	191	4,075,635 50	2,454,680 08	6,530,315 58	8,182,266 98	1,651,951 40	.....
1884 .....	180	3,613,159 03	2,388,626 23	6,001,785 26	7,962,087 39	1,960,302 13	.....
1885 .....	179	4,581,498 04	2,449,990 20	7,031,488 24	8,166,633 99	1,135,145 75	.....
1886 .....	189	3,914,737 33	2,607,084 09	6,521,821 42	8,690,280 30	2,168,458 88	.....
1887 .....	193	5,092,194 98	2,737,853 60	7,830,048 58	9,126,178 68	1,296,130 10	.....

TABLE No. 11.

*Comparison of aggregate business done in Illinois.*

Year .....	Number of companies .....	Risks written.			Premiums Rec'd.		Losses incurred.	* Ratio of losses to.	
		Fire.	Marine.	Total.	Amount.	Average premium rate, .....		Risks written.	Premiums received.
1869 ..	109	\$335,323,134	\$60,005,059	\$395,328,193	\$4,576,986 69	1.16	\$2,450,824 23	.62	.54
1870 ..	108	420,555,658	52,950,572	473,506,230	4,710,769 20	.99	3,765,677 63	.71	.80
1871 ..	94	266,412,811	13,599,264	280,012,075	3,354,798 46	1.20	25,763,723 40	9.20	7.67
1872 ..	118	374,652,968	50,477,967	425,130,935	5,704,861 36	1.34	1,477,017 45	.35	.26
1873 ..	146	401,192,036	59,607,448	460,799,484	6,259,887 55	1.36	1,701,676 17	.37	.27
1874 ..	157	439,989,282	52,451,760	492,441,042	6,568,597 24	1.34	4,435,650 05	.92	.68
1875 ..	187	439,297,295	45,404,747	484,702,042	6,245,354 10	1.28	1,587,792 70	.32	.25
1876 ..	200	402,073,683	30,348,699	432,422,382	5,206,051 56	1.22	1,491,478 46	.32	.26
1877 ..	181	440,511,092	34,020,150	474,531,242	4,908,295 16	1.03	1,976,719 27	.41	.40
1878 ..	171	423,417,788	43,318,843	466,736,631	4,571,710 67	.98	1,407,559 46	.30	.31
1879 ..	178	479,675,410	54,609,032	534,284,442	4,952,056 55	.95	1,927,595 46	.36	.39
1880 ..	177	513,937,342	75,491,213	589,428,555	5,574,106 53	.93	2,268,738 57	.38	.41
1881 ..	176	618,189,001	69,641,961	687,830,962	6,713,074 94	.98	2,990,649 24	.43	.45
1882 ..	178	625,574,918	64,619,534	700,194,452	7,190,878 78	1.03	1,939,012 72	.28	.27
1883 ..	191	690,331,288	66,083,483	756,414,771	8,182,266 98	1.08	4,075,635 50	.54	.50
1884 ..	180	675,473,596	50,315,290	725,788,886	7,962,087 39	1.10	3,613,159 03	.50	.45
1885 ..	179	688,009,130	35,824,294	723,833,424	8,166,533 99	1.13	4,581,498 04	.63	.56
1886 ..	189	704,092,241	64,483,557	768,575,798	8,690,280 30	1.13	3,914,737 33	.51	.45
1887 ..	193	752,082,932	72,902,249	824,985,181	9,126,178 68	1.11	5,092,194 98	.62	.56
		\$9,700,791,606	\$996,155,121	\$10,696,946,727	\$118,754,776 13	1.11	\$76,461,339 69	.71	.64

\* Risks written on the \$100.00. premiums received, on the \$1.00.

## TOWNSHIP AND OTHER MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

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From Table No. 12 it appears that twelve mutual fire insurance companies organized under special acts, twenty-four county mutual fire insurance companies organized or re-organized under "An act to organize and regulate county fire insurance companies," in force July 1, 1877, twenty-eight township mutual fire insurance companies organized under "An act to incorporate and govern mutual fire insurance companies in townships," in force July 1, 1872, and ninety-five township mutual fire insurance companies organized under revision of said act, in force July 1, 1874, have filed statements and received certificates of authority to continue business the current year.

One county company which appears in this table organized since January first, and one township company organized December fifteenth, and had not commenced business December thirty-first. These companies are also authorized to do business, but have made no statement, on account of having done no business prior to the date for such statement.

Table No. 13 exhibits the condition of these companies December 31, 1887, and the business done by them during the year.

Table No. 14 presents the aggregate business transacted by this class of companies in this State for each year since 1873, together with the ratio of losses to risks in force, and the ratio of total expenditures to risks in force for each of the several years.

## COUNTY MUTUAL LIVE STOCK INSURANCE COMPANIES OF THIS STATE.

Tables numbered 15, 16 and 17 exhibit respectively the names of the county mutual live stock insurance companies organized under the act of June 16, 1887, the condition of the same and the business transacted.

TABLE No. 12.

*Showing name of Company, address of Secretary, names of Officers, under what law organized, and date of commencing business of the District, County and Township Mutual Insurance Companies of Illinois, authorized to transact business for the year 1888.*

## DISTRICT.

Name of Company.	Postoffice address of Secretary.	OFFICERS.		Under what act operating.	Commenced business.
		President.	Secretary.		
Big Rock Farmers' .....	Big Rock, Kane Co. ....	L. Benjamin .....	A. W. Chapman .....	Act approved Feb. 16, 1863	Mar. 16, 1863. ....
Bloom Farmers' .....	Bloom, Cook Co. ....	Abner J. Millar .....	Wm. J. McElldowney .....	Jan. 18, 1868	June 3, 1868. ....
Downer's Grove Farmers' .....	Lace, DuPage Co. ....	Henry Hegrefe .....	Fred. Anderman .....	Mar. 7, 1867	Mar. 25, 1867. ....
Farmers' Mut. Fire of Bradford .....	Franklin Grove, Lee Co. ....	Ira Brewer .....	Samuel Dysart .....	Mar. 30, 1869	Nov. 10, 1869. ....
Farmers' Mut. Fire of Palmyra .....	Dixon, Lee Co. ....	Abijah Powers .....	Ellwood Hughes .....	Feb. 15, 1865	June 6, 1865. ....
German Mutual Fire .....	45 Eugene st., Chicago, Cook Co.	Mathias Schmitz .....	Joseph H. Ernst .....	Feb. 19, 1867	Apr. 1, 1867. ....
Green Garden Farmers' .....	Monroe, Will Co. ....	Henry Stassen .....	Adolph Knickrehm .....	Mar. 31, 1869	Mar. 31, 1869. ....
Jersey County Farmers' .....	Jonestown, Jersey Co. ....	J. E. Cooper .....	Jett A. Kirby .....	Mar. 22, 1861	June 6, 1862. ....
Milburn Mutual .....	Milburn, Lake Co. ....	James L. Thain .....	Edward P. Dodge .....	Feb. 16, 1865	Feb. 16, 1865. ....
Randolph Mutual .....	Bremen, Randolph Co. ....	Diedrich Heitmann .....	Wm. Ebers .....	Mar. 26, 1869	Aug. 28, 1869. ....
Svea Mutual Protective .....	Andover, Henry Co. ....	S. A. Petersen .....	Gustus Bengtson .....	Mar. 25, 1869	Mar. 29, 1869. ....
Union Fire Aid .....	Red Bud, Randolph Co. ....	Henry Eggerding .....	Fr. Erdmann .....	Feb. 18, 1865	Feb. 16, 1865. ....

## COUNTY (a.)

Belvidere Farmers' .....	Belvidere, Boone Co. ....	Geo. Reed .....	Henry W. Avery .....	Act approved June 2, 1879	Mar. 4, 1876. ....
Belleville, St. Clair Co. Farmers' .....	Belleville, St. Clair Co. ....	Joseph Veile .....	Sebastian Fietsam .....	" " " "	Aug. 1, 1883. ....
Bloomington .....	Randolph, McLean Co. ....	Sylvester Peasley .....	James C. Elder .....	" " " "	Oct. 15, 1875. ....
Breese, Clinton Co. ....	Breese, Clinton Co. ....	Henry Hagen .....	Henry Detmer .....	" " " "	Apr. 1, 1880. ....
Bureau County and Wyandot .....	Wyandot, Bureau Co. ....	U. J. Trimble .....	Charles R. Hay .....	" " " "	July 24, 1875. ....
Cambridge .....	Cambridge, Henry Co. ....	Henry White .....	Fred. D. Jones .....	" " " "	May 7, 1887. ....
Camp Point Farmers' .....	La Prairie, Adams Co. ....	John Adams .....	W. H. DeGroot .....	" " " "	Oct. 22, 1877. ....
Carlyle .....	Carlyle, Clinton Co. ....	Jesse Jones .....	James Baum .....	" " " "	Mar. 4, 1882. ....
Clinton .....	Clinton, De Witt Co. ....	Henry Simpson .....	W. B. Barnett .....	" " " "	Feb. 4, 1875. ....
Decatur .....	Oakley, Macon Co. ....	Joshua Green .....	S. P. Nickey .....	" " " "	May 7, 1880. ....
Delavan .....	Delavan, Tazewell Co. ....	P. E. Ripper .....	Henry P. Jones .....	" " " "	Nov. 10, 1875. ....
Farmers' Albion .....	Albion, Edwards Co. ....	Joseph Skeatvington .....	William Huncell .....	" " " "	Mar. 17, 1886. ....
Farmers' of Elmira .....	Kewanee, Henry Co. ....	Robert Grievie .....	James Haswell .....	" " " "	Oct. 2, 1876. ....
Friendship .....	Mt. Carmel, Wabash Co. ....	Mark L. Tilton .....	Samuel R. Putnam .....	" " " "	July 1, 1875. ....



Industry.....	Industry, McDonough Co.....	D. M. Creel.....	T. Z. Creel.....	Act approved, June 2, 1877	June 20, 1877.....
Jacksonville Farmers'.....	Jacksonville, Morgan Co.....	E. G. Rice.....	S. M. Doan.....	"	July 31, 1876.....
Kingston.....	Kingston, DeKalb Co.....	J. C. DeWolf.....	F. S. Russell.....	"	Aug. 8, 1885.....
Knoxville, Knox Co. Farmers'.....	Galesburg, Knox Co.....	J. C. Eiker.....	J. Hamilton.....	"	July.....
Lincoln, Logan Co. Farmers'.....	Lincoln, Logan Co.....	Frederick Dittus.....	T. H. Stokes.....	"	Jan. 8, 1887.....
Mason Co. Farmers' Forest City.....	Bishop, Mason Co.....	J. G. Wessling.....	E. J. Bowser.....	"	Sept. 12, 1877.....
Monmouth Farmers.....	Monmouth, Warren Co.....	J. R. Burnett.....	C. M. Young.....	"	Mar. 7, 1876.....
Mount Sterling.....	Mount Sterling, Brown Co.....	Richard Bush.....	Geo. W. Fry.....	"	Feb. 1881.....
Georgia County Grange.....	Alta, Georgia Co.....	I. W. Case.....	E. J. Case.....	"	Dec. 11, 1875.....
Pittsfield Farmers.....	Pittsfield, Pike Co.....	E. M. Seeley.....	W. H. Johnston.....	"	Nov. 11, 1876.....
Jerseyville.....	Jerseyville, Jersey Co.....			Charter filed.....	Jan. 12, 1888.....

## TOWNSHIP.

Algonquin.....	Algonquin, McHenry Co.....	G. S. Frary.....	James Philp.....	Act approved.....	April 3, 1872	April.....	7, 1874.....
Appanoose and Sonora.....	Nauvoo, Hancock Co.....	John C. Brown.....	Jno. L. D. Horton.....	"	"	Nov. 19, 1872.....	Nov. 19, 1872.....
Allen and Otter Creek.....	Sumruse, LaSalle Co.....	Nathaniel McIntyre.....	James W. Stevenson.....	"	"	Mar. 4, 1874.....	Mar. 4, 1874.....
Belle Prairie Farmers'.....	Fairbury, Livingston Co.....	H. L. Terpening.....	James H. Howarth.....	"	"	April 23, 1873.....	Mar. 23, 1873.....
Brookville.....	Polo, Ogile Co.....	William T. Porter.....	Ambrose Sanborn.....	"	"	July 6, 1874.....	July 6, 1874.....
Buffalo.....	Polo, Ogile Co.....	Geo. Brand.....	J. L. Reed.....	"	"	Mar. 21, 1874.....	Mar. 21, 1874.....
Durant Farmers'.....	Durant, Winnebago Co.....	Peter Johnson.....	S. Monteith.....	"	"	Aug. 26, 1874.....	Aug. 26, 1874.....
Eagle Point.....	Quincy, Adams Co.....	Wm. Donaldson.....	Henry Elsey.....	"	"	April 18, 1874.....	April 18, 1874.....
Ellington Farmers.....	Quincy, Adams Co.....	H. M. Mitchell.....	R. W. Tutnam.....	"	"	April 1, 1874.....	April 1, 1874.....
Farmers' T. 5 N., R. 6 W.....	Alamabra, Madison Co.....	I. H. Tabor.....	John T. Welkenant.....	"	"	Jan. 24, 1873.....	Jan. 24, 1873.....
Farmers' T. 5 N., R. 7 W.....	Hamel, Madison Co.....	A. P. Barnet.....	Ernst Erbe.....	"	"	Jan. 25, 1873.....	Jan. 25, 1873.....
Friendly Aid of Rutland and Manlius.....	Marselles, LaSalle Co.....	J. K. Spencer.....	E. P. Bosworth.....	"	"	April 12, 1873.....	April 12, 1873.....
Hanover and Wayne.....	Elgin, Kane Co.....	J. T. Pierce.....	Henry Schramm.....	"	"	Oct. 5, 1874.....	Oct. 5, 1874.....
La Prairie.....	Camp Grove, Marshall Co.....	Richard Davidson.....	Henry Marshall.....	"	"	Nov. 12, 1873.....	Nov. 12, 1873.....
Lynnville and Monroe.....	Lindenwood, Ogile Co.....	S. D. Tyler.....	C. E. Perry.....	"	"	April 23, 1874.....	April 23, 1874.....
Manchester.....	Beloit, Wisconsin.....	Wm. M. Cass.....	M. E. Hinkley.....	"	"	Jan. 1873.....	Jan. 1873.....
Mount Pleasant.....	Morrison, Whiteside Co.....	S. R. Hall.....	D. C. McAllister.....	"	"	Mar. 20, 1873.....	Mar. 20, 1873.....
Neposset and Macon.....	Neposset, Bureau Co.....	Wm. H. Gould.....	G. Tibbels.....	"	"	June 27, 1873.....	June 27, 1873.....
New Lenox.....	Marley, Will Co.....	A. Allen Francis.....	C. H. Marshall.....	"	"	July 1, 1874.....	July 1, 1874.....
North Palmyra Farmers'.....	Modesto, Macoupin Co.....	A. P. Landreth.....	R. T. Allen.....	"	"	Oct. 4, 1873.....	Oct. 4, 1873.....
Northville.....	Sandwich, DeKalb Co.....	Evans Lewis.....	Rob. J. Dickson.....	"	"	Feb. 13, 1872.....	Feb. 13, 1872.....
Nunda.....	Barreville, McHenry Co.....	B. F. Peck.....	S. S. Shepard.....	"	"	June 1, 1874.....	June 1, 1874.....
Ohio.....	Ohio, Bureau Co.....	Sterling Pomeroy.....	J. H. Bowls.....	"	"	July 13, 1873.....	July 13, 1873.....
Peotone.....	Peotone, Will Co.....	David L. Christian.....	O. J. Gilkerson.....	"	"	Aug. 1, 1873.....	Aug. 1, 1873.....
Rockford Swedish.....	Rockford, Winnebago Co.....	John Erlander.....	John Z. Rydberg.....	"	"	June 1, 1874.....	June 1, 1874.....
Somonauk.....	Somonauk, DeKalb Co.....	C. A. Reed.....	W. O. Bliss.....	"	"	Nov. 21, 1874.....	Nov. 21, 1874.....
Union.....	Ayon, Fulton Co.....	W. T. R. Fenessey.....	Gilbert Tompkins.....	"	"	Nov. 1, 1873.....	Nov. 1, 1873.....
White Rock.....	King's Postoffice, Ogile Co.....	Wm. D. Oakes.....	C. Klein.....	"	"		

Table No. 12—Continued.

Name of Company.	Postoffice address of Secretary.	OFFICERS.		Under what act operating.	Commenced business.
		President.	Secretary.		
Abington Township.....	Seaton, Mercer Co.....	R. J. Cabeen.....	J. M. Candor.....	Act approved Mar. 24, 1874	Dec. 30, 1881.....
Adams.....	Leland, LaSalle Co.....	Robert Runney.....	A. A. Klove.....	"	Jan. 5, 1875.....
Alden.....	Alden, McHenry Co.....	W. H. Grosbeck.....	C. L. Kingstey.....	"	Sept. 28, 1874.....
Assumption.....	Assumption, Christian Co.....	Wade F. Johnson.....	James Branyan.....	"	Mar. 14, 1882.....
Barry Farmers.....	Barry, Pike Co.....	William Grammer.....	E. Whitfield.....	"	May 10, 1875.....
Berlin.....	Dover, Bureau Co.....	W. L. Isaac.....	G. F. Carter.....	"	May 1, 1875.....
Bishop.....	Dietrich, Effingham Co.....	Frederick Garbe.....	Gerhard Siefken.....	"	Mar. 20, 1882.....
Brenton and Pella.....	Piper City, Ford Co.....	L. T. Bishop.....	H. S. Carpenter.....	"	Aug. 13, 1887.....
Burrill Farmers.....	Rockford, Winnebago Co. B. 1794	D. C. McDougall.....	John McPherson.....	"	April 29, 1873.....
Chesterfield Farmers.....	Chesterfield, Macoupin Co.....	J. J. Leach.....	J. C. Peebles.....	"	July 30, 1874.....
Coe and Zuma.....	Port Byron, Rock Island Co.....	S. L. Swisher.....	Hugh McCall.....	"	May 22, 1875.....
Crete Farmers.....	Crete, Will Co.....	Christopher Scheivre.....	J. W. Dierson.....	"	July 2, 1881.....
Danvers.....	Danvers, McLean Co.....	P. H. Vance.....	John S. Popple.....	"	Sept. 1, 1877.....
Derinda.....	Stockton, McDavess Co.....	Wm. Skene.....	Marcus A. Gouse.....	"	June 20, 1887.....
Dunham and Chemung.....	Harvard, McHenry Co.....	J. F. Moore.....	J. O. Lewis.....	"	May 1, 1882.....
Earl.....	Earville, LaSalle Co.....	Alonzo Van Namee.....	H. H. Carter.....	"	May 20, 1881.....
Ela.....	Lake Zurich, Lake Co.....	Henry Berghorn.....	Denison Huntington.....	"	Mar. 18, 1885.....
Elgin, St. Charles, etc.....	LaFox, Kane Co.....	T. W. Tefft.....	E. E. Garfield.....	"	Aug. 8, 1874.....
Eureka Farmers.....	Brimfield, Peoria Co.....	E. Tucker.....	G. L. Weatherwax.....	"	Mar. 3, 1877.....
Evans Township Farmers.....	Wenona, Marshall Co.....	George W. Hoge.....	A. L. Turner.....	"	April 8, 1884.....
Farmers' of Guilford.....	Rockford, Winnebago Co. B. 1832	Reuben Sovereign.....	A. J. Swezey.....	"	Dec. 19, 1874.....
Farmers' of Kewanee.....	Kewanee, Henry Co.....	M. B. Potter.....	Levi North.....	"	July 8, 1885.....
Farmers' of Lockport.....	Lockport, Will Co.....	J. D. Hahn.....	J. H. Alexander.....	"	Feb. 4, 1875.....
Farmers' of Malta.....	Malta, DeKalb Co.....	M. C. Deodrick.....	C. W. Haisch.....	"	Oct. 1, 1878.....
Farmers' Pioneer.....	Thawville, Iroquois Co.....	H. B. Booth.....	Chas. W. Sprague.....	"	Dec. 1, 1874.....
Farm Ridge and Deer Park.....	Grand Ridge, LaSalle Co.....	T. R. Johns.....	Jackson Butte.....	"	Aug. 1, 1874.....
Farmers' of Virden.....	Virden, Macoupin Co.....	John P. Henderson.....	Levi M. Hess.....	"	Feb. 21, 1883.....
Farmington Farmers.....	Farmington, Fulton Co.....	Thos. Montgomery.....	J. S. Smith.....	"	Jan. 28, 1875.....
* Forrest Farmers.....	Forrest, Livingston Co.....	M. W. Moulton.....	H. B. Watson.....	"	Oct. 24, 1873.....
Forreston.....	Forreston, Ogle Co.....	John Gochenour.....	John Leutz.....	"	Feb. 19, 1877.....
Franklin Farmers.....	Franklin, Morgan Co.....	Jas. S. Spires.....	H. G. Keplinger.....	"	Jan. 8, 1877.....
* Garden Plain.....	Garden Plain, Whiteside Co.....	D. J. Parker.....	J. M. Eaton.....	"	June 5, 1874.....
Geneseo, Efford and Munson.....	Geneseo, Henry Co.....	R. B. Paul.....	O. C. Gilbert.....	"	Apr. 5, 1875.....
German.....	Stringtown, Richland Co.....	Godfrey Schneider.....	Anthony Roth.....	"	Jan. 17, 1887.....

German Banner	Shumway, Effingham Co.	Carl Rath	Henry Greenevald	Act approved	Mar. 24, 1874	May 5, 1884
Germantown	Germantown, Clinton Co.	Frederick Becker	Theo. Timper	"	"	Mar. 4, 1873
Gillespie Farmers'	Gillespie, Macoupin Co.	S. J. Williams	E. T. Rice	"	"	June 12, 1873
Grafton	Huntley, McHenry Co.	John G. Kelley	James Lawson	"	"	Oct. 6, 1896
Grand Rapids, Brookfield, etc.	Senece, LaSalle Co.	J. M. Hanna	Wm. H. Wilson	"	"	May 31, 1873
Hamlet	Perry, Pike Co.	Jobe Clark	Henry Ketzle	"	"	May 6, 1876
Harmony	Reynolds, Rock Island Co.	D. A. Clarke	I. Wilson	"	"	Dec. 30, 1873
Home Farmers	Denver, Hancock Co.	G. W. Shinkle	Henry Uptmor	"	"	Jan. 26, 1884
Home	Teutopolis, Effingham Co.	Berney Brummer	Amos M. Hertz	"	"	Feb. 1, 1881
Illini	Bonfield, Kankakee Co.	George M. Wagner	E. J. Roberts	"	"	July 12, 1877
Independent Farmers' Aid	Warrensburg, Macon Co.	J. S. Childs	Joel B. Bertolot	"	"	Mar. 25, 1875
Leaf River and Rockvale	Serena, LaSalle Co.	John Miller	H. Bowen	"	"	Nov. 25, 1874
Lewistown	Leaf River, Ogle Co.	John S. Kosier	A. M. Barnett	"	"	July 27, 1873
Loran	Lewistown, Fulton Co.	John Prickett	C. H. Johnston	"	"	Jan. 1, 1880
Maine	DesPlaines, Cook Co.	John C. Seegers	Henry C. Senne	"	"	Mar. 1, 1873
Magnolia	McPalatine, Putnam Co.	I. M. Stansel	Abel Mills	"	"	June 1878
* Manteno	Manteno, Kankakee Co.	J. F. Schmeltzer	Ben. G. Lee	"	"	June 6, 1874
Mendota, Troy Gr. and Clarion	Mendota, LaSalle Co.	Wm. W. Gilman	John Ferguson	"	"	May 3, 1875
Milo, Indianatown and Wheat'd	Tiskilwa, Bureau Co.	Robert Hunter	H. H. Allen	"	"	Feb. 16, 1884
Mount Carroll	Mount Carroll, Carroll Co.	A. T. Dunshee	C. L. Hostetter	"	"	Mar. 1, 1887
* Mutual, T. 15 S., R. 5 E.	Metropolis, Massac Co.	G. F. Bunge	F. W. Hinners	"	"	Mar. 29, 1873
Naperville	Naperville, DuPage Co.	S. E. Shimp	Francis Granger	"	"	May 3, 1879
Nashua	Ashton, Lee Co.	Lorenzo Bissell	Dan'l G. Shottlenkirk	"	"	July 1, 1877
Nebraska	Dana, LaSalle Co.	Robert Thompson	Feath Smith	"	"	Aug. 27, 1879
Nokomis Farmers'	Nokomis, Montgomery Co.	Jacob Haller	A. F. Weaver	"	"	Aug. 26, 1876
Northwestern	Upper Alton, Madison Co.	S. B. Gillham	Edward Rodgers	"	"	Jan. 22, 1876
Northfield Farmers'	Oak Glen, Cook Co.	Henry W. Dehne	F. H. Hoffman	"	"	July 19, 1883
Old Town	Holder, McLean Co.	Edward Coale	John D. Rowley	"	"	Oct. 1, 1874
Oscoda and Western Farmers'	Oscoda, Henry Co.	L. R. Bothwell	Bella Andrews	"	"	April 4, 1876
Ottawa	Ottawa, LaSalle Co.	E. C. Strawn	Clarence Griggs	"	"	Nov. 22, 1880
* Owego	Rugby, Livingston Co.	C. H. Lursburg	S. F. Slyder	"	"	Nov. 5, 1875
* Patrons	Stanford, McLean Co.	John L. Kaufman	Marcus Gerbrick	"	"	June 9, 1874
* Paw Paw	LaClair, DeKalb Co.	S. E. Hyde	J. E. Ketcham	"	"	Sept. 6, 1881
* Payson Farmers'	Payson, Adams Co.	A. T. Cook	T. A. Tottinger	"	"	July 13, 1874
Peru Farmers'	Peru, LaSalle Co.	Robert M. Wilson	Samuel P. McGraw	"	"	April 6, 1878
Prarie	Elvaston, Hancock Co.	William Hill	Wilbert Rogers	"	"	May 13, 1888
Prophetstown Farmers'	Prophetstown, Whiteside Co.	A. P. Petrie	J. W. Peterson	"	"	June 7, 1876
Rivoli Farmers'	New Windsor, Mercer Co.	William Hallowell	U. S. Dresbach	"	"	April 25, 1877
* Rock Creek	Lanark, Carroll Co.	W. S. McCullough	W. T. DuMars	"	"	April 1, 1874
Rosefield Farmers'	Trivoli, Peoria Co.	N. B. McCutcher	Samuel Harper	"	"	Mar. 13, 1873
Rural	Assumption, Christian Co.	Thomas Spafford	Martin Detwiler	"	"	May 3, 1879
Saunemin	Griswold, Livingston Co.	F. Hone	Julius Sonne	"	"	April 10, 1873
Sigel	Sigel, Shelby Co.	Charles Whitehouse	Hen. G. Whitehouse	"	"	June 25, 1882
Stanton	Litchfield, Montgomery Co.	Harm Kelsor	Claas Juetting	"	"	June 29, 1885
Stoughton	Mount Olive, Macoupin Co.	M. K. Hammond	George Justus	"	"	May 29, 1873
Stockton and Ward's Grove	Stockton, Jo Daviess Co.	Anton P. Ketterer	Philip Parkin	"	"	June 22, 1877
Thompson and Guilford	Schapville, Jo Daviess Co.	J. H. Moreland	W. D. M. Eiker	"	"	April 1, 1884
Township of Sparta	Sparta, Randolph Co.	Tom B. Smith	H. S. Loucks	"	"	Aug. 23, 1873
* Ursa, Mendon and Lima	Ursa, Adams Co.			"	"	



Table No. 12—Continued.

Name of Company.	Postoffice address of Secretary.	OFFICERS.		Under what act operating.	Commenced business.
		President.	Secretary.		
Venedy.....	Venedy, Washington Co.....	Henry Moellman.....	Chas. F. A. Rudolph.....	Act approved Mar. 24, 1874.	April 23, 1877....
Victor.....	Somonauk, DeKalb Co.....	Wm. H. Keene.....	J. C. Beveridge.....	" " " " " "	April 1, 1876....
Vienna.....	Verona, Grundy Co.....	John Weldon.....	N. W. Walsh.....	" " " " " "	Feb. 13, 1886....
Walnut, etc., Farmers'.....	Walnut, Bureau Co.....	O. L. Bearss.....	S. M. Oakford.....	" " " " " "	June 1, 1877....
Waltham, Utica and Ophir.....	Utica, LaSalle Co.....	C. W. Esmond.....	Samuel Grove.....	" " " " " "	Feb. 7, 1878....
Whitmore and Friends' Creek.....	Oreana, Macon Co.....	J. W. Brown.....	Jas. Liechtenberger.....	" " " " " "	April 20, 1880....
Wilberton.....	St. Paul, Fayette Co.....	J. H. Boye.....	Frederick Hilker.....	" " " " " "	May 15, 1879....
Winnebago Farmers'.....	Winnebago, Winnebago Co.....	N. S. Straw.....	Webster Osborn.....	" " " " " "	Mar. 5, 1875....
Wysox.....	Milledgeville, Carroll Co.....	D. C. Busell.....	T. O. Wolfe.....	" " " " " "	Mar. 4, 1884....
Wythe.....	Warsaw, Hancock Co.....	J. L. Piggott.....	Isaac Bliss.....	" " " " " "	Jan. 16, 1873....
Yorktown, Loraine and Alba.....	Hooppole, Henry Co.....	Casper Ott.....	Samuel Gombel.....	" " " " " "	Sept. 19, 1872....
Scott and Marion.....	Stillman Valley, Ogle Co.....	No business done in 1887—no statement		" " " " " "	Dec. 15, 1887....

(a) Companies under this head, with the exception of Mason County Farmers', of Forest City, Breese, Clinton county, Decatur, Lincoln, Logan County Farmers', Cambridge, Carlyle and Jerseyville were originally organized under act approved March 24, 1874.

\* Originally organized under act approved April 3, 1872.

TABLE No. 13.

*Showing the Assets, Liabilities, Income, Expenditures, Risks in force December 31, 1886, Risks written during the year, Risks terminated during the year, and risks in force December 31, 1887, of the District, County and Township Mutual Fire Insurance Companies of Illinois.*

## DISTRICT COMPANIES.

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	EXPENDITURES.		Risks in force Dec-ember 31, 1886.	Risks written during 1887.	Risks terminated during 1887.	Risks in force Dec-ember 31, 1887.
					For losses.	All other expenditures.				
Big Rock Farmers'	\$11,010 91	\$73 45	.....	\$205 51	.....	\$228 84	\$273 305	\$81 758	\$86 245	\$208 818
Bloom Township Mutual Fire.....		473 44	.....	74 30	.....	90 70	113 300	22 322	17 153	118 469
Downer's Grove Farmers'	33,038 52	5,314 42	.....	951 12	\$28 00	150 63	616 019	173,980	128,210	661,789
Farmers' Mutual Fire of Bradford.		376 66	.....	1,380 75	756 00	440 32	947,930	93,545	13,700	1,027,775
Farmers' Mutual Fire of Palmyra		802 41	.....	1,130 84	1,425 50	598 86	2,157,586	322,319	130,477	2,349,428
German Mutual Fire.....	227,263 63	54,231 87	.....	6,404 56	1,716 00	1,654 56	3,371 16	542 750	557 025	3,030,175
Green Garden Farmers'	56,004 21	9,898 69	.....	2,618 47	21 64	854 40	1,656 011	336,960	309 125	1,683,846
Jersey County Farmers'	8,280 00	238 80	.....	1,647 25	1,459 00	193 40	185 484	34 300	54 184	165 600
Milburn Mutual.....	142,913 00	213 44	\$2,265 00	7,529 09	5,138 00	2,332 65	2,670 965	685 075	495 435	2,800 005
Randolph Mutual.....		556 51	.....	2,378 95	1,724 31	242 00	1,966 31	301,663	231 425	1,088,313
Svea Mutual Protective.....		628 20	.....	1,008 98	267 25	366 06	760 875	63 045	.....	1,823,920
Union Fire Aid.....	98,318 00	286 70	.....	2,550 40	2,283 00	631 35	980 160	225,000	227,980	983,180
Total.....	\$576,828 27	\$73,195 27	\$2,265 00	\$28,000 22	\$14,819 30	\$7,783 37	\$22,602 67	\$2,882,717	\$2,250,939	\$15,002,118

## COUNTY COMPANIES.

Belvidere Farmers'	.....	.....	.....	\$2,819 50	\$2,740 00	\$487 85	\$891,030	\$292,927	\$151,142	\$1,032,815
Belleville, St. Clair Co., Farmers	.....	\$8,383 20	\$95 51	4,219 99	2,888 45	1,750 73	1,573,694	140,650	7,719	1,706,025
Bloomington.....	.....	608 05	675 00	264 80	.....	110 83	209,799	79,240	79,805	260,174
Brees, Clinton Co.....	.....	88 82	.....	10 00	.....	32 84	133,440	1,800	.....	135,240
Bureau County and Wyanet.....	.....	139 49	.....	58 53	.....	40 85	226,186	58,534	42 574	242,146
Cambridge.....	.....	24 28	5 65	698 68	500 00	174 40	674 40	75,270	2,100	73,170
Camp Point Farmers'	.....	36 11	.....	714 86	625 00	142 23	707 23	47,835	18,695	188,955
Carlyle.....	.....	111 51	.....	288 75	.....	219 53	137,009	83,543	67,308	153,044
Clinton.....	.....	15 35	.....	27 00	.....	19 25	51 758	9 200	10,808	50,000
Decatur.....	.....	136 07	.....	1,054 43	1,100 00	86 85	137,009	28 576	19,969	104 922
Delavan.....	.....	139 23	511 00	319 97	500 00	192 94	369 155	151 692	61 700	459 057
Farmers' Albion.....	.....	7 00	41 75	149 69	10 00	164 30	67 673	39 427	1,400	105 702

Table No. 13—Continued.

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	EXPENDITURES.		Risks in force December 31, 1886.	Risks written during 1887.	Risks terminated during 1887.	Risks in force December 31, 1887.
					For losses.	Allother expenditures.				
Farmers' of Elmira.....	.....	\$408 99	\$174 50	\$310 70	\$130 00	\$228 30	\$358 30	\$379 436	\$79 553	\$388, 102
Friendship.....	.....	.....	30 23	431 76	700 00	164 62	864 62	385 544	50 337	409, 761
Industry.....	.....	138 78	6 00	573 35	323 00	184 46	507 46	539 241	114 991	548, 849
Jacksonville Farmers'.....	.....	21 27	.....	137 45	.....	175 75	175 75	195 027	108 371	197, 291
Kingston.....	.....	16 14	75 00	230 29	135 00	200 17	335 17	141 622	86 093	217, 639
Knoxville, Knox County Farmers'.....	.....	249 04	52 50	524 85	350 00	91 42	441 42	417 339	198 939	564 563
Lincoln, Logan County Farmers'.....	.....	145 29	.....	192 15	.....	103 05	103 05	.....	125 825	125 825
Mason Co. Farmers' of Forest City.....	.....	584 01	.....	1, 000 05	1, 006 00	221 44	1, 227 44	450 236	92 775	477 456
Monmouth Farmers.....	.....	329 21	372 86	3, 434 40	3, 002 00	573 55	3, 635 55	1, 002 212	208 253	1, 060 147
Mount Sterling.....	.....	39 05	.....	1, 058 20	900 00	138 00	1, 038 00	191 148	62 800	213 860
Peoria County Grange.....	.....	491 16	600 00	1, 747 69	1, 301 80	371 49	1, 673 29	812 111	231 906	809, 222
Pittsfield.....	.....	744 15	917 90	546 57	289 38	369 39	658 68	532 239	137 588	540 490
Total .....	.....	\$12, 886 30	\$3, 557 90	\$20, 843 66	\$16, 560 63	\$6, 244 15	\$22, 804 78	\$8, 972 148	\$2, 638 898	\$10, 073, 584

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	EXPENDITURES.		Risks in force December 31, 1876.	Risks written during 1877.	Risks terminated during 1877.	Risks in force December 31, 1877.
					For losses.	Allother expenditures.				
Algonquin.....	\$7, 662 75	\$126 17	.....	\$51 10	.....	\$26 00	\$26 00	\$224 875	\$40 450	\$255, 425
Allen and Otter Creek.....	.....	82 35	.....	87 48	.....	33 18	83 18	318 001	51 904	327, 318
Appanoose and Sonora.....	.....	337 40	.....	177 92	.....	33 11	33 11	228 588	67 410	225 990
Belle Prairie Farmers'.....	.....	115 13	.....	576 35	356 63	153 96	510 59	171 056	93 035	31 740
Brookville.....	.....	55 97	.....	107 80	.....	86 55	86 55	492 243	61 612	232 351
Buffalo.....	.....	61 09	.....	34 97	.....	47 78	47 78	147 537	42 925	451 628
Durant Farmers'.....	.....	2, 072 09	.....	297 97	.....	113 35	113 35	246 989	63 353	171 490
Eagle Point.....	.....	551 28	.....	.....	.....	5 00	5 00	101 730	11 066	206 317
Ellington Farmers'.....	.....	197 00	.....	135 99	.....	38 92	38 92	236 335	65 630	102 354
Farmers' T. 5 N., R. 6 W.....	.....	160 33	.....	96 27	45 00	38 92	38 92	142 162	27 970	209 355
Farmers' T. 5 N., R. 7 W.....	.....	165 43	.....	179 45	.....	191 80	191 80	448 580	75 209	146 307
Friendly Aid of Rutland & Manlius.....	.....	44 05	.....	44 15	.....	49 35	49 35	375 685	33 262	456 949
Harover and Wayne.....	.....	288 64	.....	82 58	16 00	35 46	51 46	439 019	82 565	369 945
LaPrairie.....	25, 261 50	166 61	.....	1, 734 85	1, 616 70	244 64	429 491	42 153	96 410	442 439
Lynnville and Monroe.....	.....	185 65	\$80 00	667 61	562 00	107 45	669 45	215 825	39 400	218 181
Manchester.....	.....	16 02	.....	27 73	4 00	13 48	17 48	57 100	4 100	51 345
Mount Pleasant.....	.....	270 37	.....	885 18	707 00	849 18	849 18	339 540	92 608	974 045
Neponset and Macon.....	.....	109 26	.....	77 93	.....	77 93	77 93	263 239	38 051	268 747
New Lenox.....	.....	67 54	.....	37 85	.....	37 85	37 85	135 053	37 858	196 168

TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF APRIL 3, 1872.



North Palmyra Farmers' .....	973 25	1,235 00	.....	5 02	78,335	5,295	15,150	68,420
Northville .....	117 80	.....	62 80	44 75	247,220	25,913	28,600	243,280
Nunda .....	75 37	.....	51 20	47 91	104,969	25,033	15,480	115,402
Ohio .....	341 46	.....	88 79	45 60	162,518	40,492	27,260	175,350
Peotone .....	6 97	114 00	.....	31 30	134,750	20,145	25,110	129,785
Peotone .....	26 00	.....	.....	31 30	.....	.....	.....	.....
Rockford Swedish .....	3,937 35	120 30	637 22	121 30	265,815	96,377	65,288	316,204
Rockford Swedish .....	140 47	.....	488 27	49 60	180,990	51,881	48,339	184,532
Somonauk .....	110 86	.....	38 85	33 40	82,186	11,012	27,662	63,536
Union .....	325 60	26 00	64 82	61 00	134,185	9,606	8,871	134,929
White Rock .....	.....	.....	.....	.....	.....	.....	.....	.....
Total .....	\$11,137 56	\$1,584 30	\$6,785 20	\$1,973 13	\$5,788 46	\$6,412,016	\$1,143,696	\$6,657,351
	\$33,934 00					\$1,388,371		

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF MARCH 24, 1874.

Abington Township.....	\$39 14			\$83 94		\$48 00	\$114, 115	\$40, 083	\$23, 440
Adams .....	10 00	20 03		39 00	86 97	39 00	172, 144	43, 283	178, 275
Alden .....	43 47	68 25		68 25		70 71	230, 812	67, 814	263, 135
Assumption .....	130 20			120 38	25 00	36 34	94, 329	60, 200	102, 800
Barry Farmers' .....	6 06	132 50		254 84	453 28	183 55	474, 635	74, 757	495, 140
Berlin .....	289 06	300 00		1, 516 02	1, 739 00	173 10	700, 615	111, 750	683, 900
Bishop .....	878 36			252 56		27 10	75, 157	49, 575	83, 740
Brenton and Pella .....	68 68			213 23		144 75		58, 225	
Burrill Farmers' .....	406 71			212 08	10 41	20 17	375, 442	51, 180	364, 641
Chesterfield Farmers' .....	134 24			1, 239 35	1, 130 20	144 69	224, 841	58, 953	244, 423
Coe and Zuma .....	1, 370 40	1, 412 00		2, 230 39	100 00	211 95	229, 873	34, 987	254, 281
Crete Farmers' .....	26, 372 07			3, 542 84	100 00	1, 124 14	1, 206, 007	371, 338	1, 272, 489
Danvers .....	137 59	18 80		98 80		15 40	105, 225	37, 305	104, 070
Derinda .....	118 57	35 00		202 70		224 13	200, 880	82, 600	
Dunham and Chemung .....	57 52			27 00		167 48	133, 510	99, 225	235, 165
Earl .....	58 66	32 00		880 68		34 59	115, 895	26, 102	124, 494
Ela .....	291 38				755 00	93 10	376, 609	43, 420	413, 781
Elgin, St Charles, etc .....	84 78	24 25		72 28		41 68	115, 760	15, 715	120, 619
Eureka Farmers' .....		1 19		18 75		16 12	74, 215	28, 705	67, 279
Evans Township Farmers' .....	90 80			122 00		68 40	92, 347	48, 702	140, 624
Farmers' of Guilford .....	201 62			381 64	185 00	300 33	856, 390	274, 660	900, 230
Farmers' of Kewanee .....	770 43	145 80		168 28		171 07	434, 698	57, 743	439, 372
Farmers' of Lockport .....	2, 315 19	5 00		156 20		64 08	155, 610	36, 100	161, 700
Farmers' of Malta .....	4 27					1 00	207, 501	44, 750	293, 426
Farmers' Pioneer .....	22 87			189 70	52 77	134 43	219, 306	68, 933	253, 070
Farm Ridge and Deer Park .....	227 73			34 50		312 802	31, 486	26, 006	318, 242
Farmers' of Virden .....	22 25	10 00		70 00		33 26	383, 641	93, 017	361, 200
Farmingtown Farmers' .....	114 84			45 65		74 68	237, 589	26, 317	18, 130
Forrest Farmers' .....	141 58			170 58		60 38	122, 067	33, 677	127, 377
Forreston .....	275 39			144 71	80 10	81 12	500, 098	218, 046	180, 264
Franklin Farmers' .....	139 43			1, 645 34	1, 575 00	161 87	313, 273	80, 151	312, 652
Garden Plain .....	282 15	123 62		245 85	51 50	132 53	359, 578	138, 855	406, 965
Geneseo, Edford and Munson .....	229 48			1, 077 68	1, 004 00	58 75	410, 743	91, 468	443, 663



Rock Creek.....	139 13	887 02	566 00	299 41	865 41	642 999	150 100	130 613	692 486
Rosefield Farmers'	1,212 20	1,200 34	1,015 00	162 65	1,177 65	842 379	102 429	68 891	375 917
Rural.....	169 08	1,102 72	987 30	109 89	1,157 19	274 034	70 738	43 241	301 551
Saunemin.....	109 00	32 38	.....	21 64	21 64	76 215	17 690	14 288	79 617
Sigel.....	89 41	149 21	.....	39 80	39 80	.....	52 481	.....	52 481
South Litchfield German.....	11 14	.....	.....	6 60	6 60	72 936	2 045	.....	74 981
Staunton.....	87 75	124 55	19 74	17 06	36 80	102 935	13 492	.....	116 427
Stockton and Ward's Grove.....	97 90	599 77	499 45	156 37	655 82	471 951	75 374	70 871	476 454
Thompson and Guilford.....	105 78	226 53	100 00	183 60	283 60	336 990	94 395	61 825	343 560
Township of Sparta.....	33 67	406 54	3 25	408 78	412 03	272 000	142 910	86 230	328 680
Ursa, Mendon and Lima.....	191 45	1,181 87	1,162 00	32 85	1,194 85	398 757	86 140	70 500	324 397
Venedy.....	387 33	1,093 52	1,283 20	203 10	1,486 30	445 238	95 215	106 658	433 795
Victor.....	707 79	77 14	.....	19 35	19 35	203 030	31 670	29 255	205 415
Vienna.....	92 48	93 00	.....	73 95	73 95	79 394	52 006	.....	131 400
Walnut etc., Farmers'	23 88	56 11	60 50	10 50	71 00	185 513	56 128	54 612	187 029
Waltham, Utica and Ophir.....	202 37	831 58	636 00	246 50	882 50	404 405	61 265	70 401	336 269
Whitmore and Friend's Creek.....	140 06	32 90	.....	64 04	64 04	117 407	24 125	21 847	119 685
Wilberton.....	38 79	1,134 13	1,031 15	160 52	1,191 67	338 668	78 415	71 553	375 531
Winnebago Farmers	2,820 90	2,620 00	12 00	61 25	73 25	335 574	97 085	89 018	403 641
Wysox.....	1,693 37	104 75	.....	4 00	4 00	169 019	2 412	.....	171 431
Wythe.....	107 30	949 31	882 00	182 55	1,064 55	660 915	152 161	119 985	693 491
Yorktown, Loraine and Alba.....	482 55	671 38	300 00	102 82	1,402 82	297 797	53 532	43 176	308 153
Total.....	\$56,849 39	\$47,631 12	\$32,935 67	\$11,534 56	\$44,470 23	\$27,374 635	\$7,317 172	\$5,127 105	\$29,564 702
Grand aggregate.....	154,068 52	103,320 20	68,130 93	27,535 21	95,666 14	57,189 159	14,277 158	10,108 562	61,357 755



TABLE No. 14.

*Comparison of Aggregate Business done by the District, County and Township Mutual Fire Insurance Companies of Illinois.*

Year.	Number of companies.....	Risks written during the year.	Risks in force December 31.	EXPENDITURES.		PER CENT.	
				For losses.	Total.	Of losses to risks in force Dec. 31	Of expenditures to risks in force Dec. 31
1873 .....	30	\$3,497,990	\$8,891,632	\$15,930 98	\$22,526 18	0.18	0.25
1874 .....	56	4,284,480	11,199,307	17,189 09	25,027 32	.15	.22
1875 .....	86	5,442,928	14,960,716	11,274 36	19,521 07	.08	.13
1876 .....	104	5,145,123	19,603,221	15,780 18	24,075 89	.08	.12
1877 .....	117	5,675,558	23,505,189	20,239 00	30,649 80	.09	.13
1878 .....	127	6,685,415	26,649,653	22,212 55	32,419 89	.08	.12
1879 .....	128	8,415,296	29,184,552	30,296 34	42,983 27	.10	.15
1880 .....	134	9,177,095	32,764,232	19,859 35	35,855 71	.06	.11
1881 .....	138	9,200,531	37,992,262	42,388 05	63,009 74	.11	.17
1882 .....	143	10,347,284	41,840,969	27,789 91	44,010 57	.07	.11
1883 .....	15	12,547,722	45,978,815	37,434 95	57,179 75	.08	.12
1884 .....	147	12,663,593	50,597,468	45,876 92	67,911 64	.09	.13
1885 .....	150	12,611,231	53,706,455	48,206 01	69,916 34	.07	.09
1886 .....	153	12,658,398	57,346,771	66,121 20	92,722 17	.12	.16
1887 .....	160	14,277,158	61,357,755	68,130 93	95,666 14	.11	.16
.....		\$132,629,802	\$515,578,997	\$488,729 82	\$723,475 48	.09	.14

TABLE No. 15.

*Showing name of Company, address of Secretary, names of Officers, under what law organized, and date of commencing business of the County Mutual Live Stock Insurance Companies of Illinois, authorized to transact business for the year 1888.*

## LIVE STOCK.

Name of Company.	Postoffice address of Secretary.	OFFICERS.		Under what act operating.	Commenced business.
		President.	Secretary.		
Chicago..... Cook County..... Cook County Provident.....	No. 28 Ashland Block, Chicago. Chicago..... Chicago.....	P. J. Maginnis.....	Jno. F. McGuire.....	Act approved June 16, 1887 Charter filed..... .....	Oct. 1, 1887.... Jan. 10, 1888.... Jan. 17, 1888....

TABLE No. 16.

*Showing the Assets, Liabilities, Income, Expenditures, Risks in force December 31, 1886, Risks written during the year, Risks terminated during the year, and Risks in force December 31, 1887, of the County Mutual Live Stock Insurance Companies of Illinois.*

## LIVE STOCK.

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	EXPENDITURES.		Risks in force Dec-ember 31, 1886.	Risks written during 1887.	Risks terminated during 1887.	Risks in force Dec-ember 31, 1887.
					For losses.	All other expenditures.				
Chicago.....	.....	\$1,348 63	\$2,705 00	\$1,917 15	\$1,229 00	\$899 52	\$2,128 52	\$91,000	.....	\$91,000

TABLE No. 17.  
*Business done by the County Mutual Live Stock Insurance Companies of Illinois.*

Year.	Number of companies.	Risks written during the year.	Risks in force December 31.	EXPENDITURES.		PER CENT.	
				For losses.	Total.	Of losses to risks in force December 31.	Of expendi- tures to risks in force December 31.
1887.....	1	\$91,000	\$91,000	\$1,229 00	\$2,128 52	\$1 35	\$2 34

CHARLES P. SWIGERT,  
*Auditor of Public Accounts.*



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# FIRE AND FIRE-MARINE INSURANCE COMPANIES

Complying with the Insurance Laws of Illinois, for the year 1888.

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*Company Statements for the year ending December 31, 1887.*

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1. *FIRE AND FIRE-MARINE INSURANCE COMPANIES*

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I. JOINT STOCK COMPANIES.

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## FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Ill.; commenced business April 27, 1876.]

GEORGE F. HARDING, PRESIDENT.

JOHN L. SKELTON, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	100,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$70,800 00
Loans on bond and mortgage (first lien) upon which not more than one year's interest is due.....	68,200 00
Interest due and accrued on bond and mortgage loans.....	3,686 66
Total value of mortgaged premises.....	\$157,200 00
Market value of United States bonds owned by the company, par value.....	10,000 00
Market value of other stocks and bonds owned by the company, viz:.....	41,322 00
Par value. Market value.	
Chicago, Burlington and Quincy R. R. stock	\$1,600 00 \$2,192 00
Chicago, Wilmington and Vermilion Coal Co. stock.....	10,000 00 10,500 00
Warren county bonds.....	20,000 00 21,850 00
West Chicago Park bonds.....	2,000 00 2,500 00
Chicago, Burlington and Quincy R. R. bonds	2,000 00 2,200 00
Chicago, Milwaukee and St. Paul R. R. bonds	2,000 00 2,080 00
	\$37,600 00 \$41,322 00
Amount loaned on stocks and bonds as collateral.....	8,729 23
Cash on hand and in bank.....	13,447 24
Interest due and accrued on stocks not included in market value.....	200 00
Interest due and accrued on collateral loans.....	523 75
Gross premiums in course of collection not more than three months due.	3,339 96

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$2,000 00
Aggregate amount of all available assets.....	\$223,048 84

## LIABILITIES.

Net amount of unpaid losses.....	\$7,684 62
Unearned premiums at 50 per cent. on fire risks under one year.....	\$10,057 62
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,103 53
Amount of unearned premiums on all outstanding risks.....	16,161 15
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	655 89
Gross liabilities, except capital stock.....	\$24,501 66
Surplus as regards policyholders.....	\$198,547 18
Amount of capital stock paid up.....	100,000 00
Surplus over paid up capital.....	\$98,547 18

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$22,452 21	
Deduct re-insurance, rebate and return premiums.....	682 90	
Net cash received for premiums during the year.....		\$21,769 31
Interest on bonds and mortgages.....		3,715 25
Interest and dividends from all other sources.....		3,820 78
Received during the year in cash.....		<u>\$29,305 34</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$6,900 78
Cash dividends paid.....	8,000 00
Commissions and brokerage.....	4,370 82
Salaries, fees and wages.....	4,934 98
State, national and local taxes.....	1,125 53
All other payments.....	2,437 92
Expenditures during the year, in cash.....	<u>\$27,770 03</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$2,404,275	\$28,244 05
Written or renewed during the year.....	2,282,264	25,841 16
Total.....	<u>\$4,686,539</u>	<u>\$54,085 21</u>
Deduct those expired and marked off as terminated.....	2,039,752	22,488 91
In force at the end of the year.....	<u>\$2,646,787</u>	<u>\$31,596 30</u>
Deduct amount re-insured.....	9,200	131 87
Net amount in force December 31, 1887.....	<u>\$2,637,587</u>	<u>\$31,464 43</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,769,219	\$20,115 25
More than <i>one</i> and not more than <i>three</i> years to run.....	757,410	9,401 36
More than <i>three</i> years to run.....	110,958	1,947 82
Net amount in force December 31, 1887.....	<u>\$2,637,587</u>	<u>\$31,464 43</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$234,895 47
Total losses paid from organization to date.....	77,632 60
Total losses incurred during the year.....	13,759 14
Total cash dividends declared since the company commenced business..	<u>72,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,282,264 00
Premiums received, fire.....	21,769 31
Losses paid, fire.....	6,900 78
Losses incurred, fire.....	<u>13,759 14</u>

# FOREST CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rockford, Ill.; commenced business August 13, 1874.]

GILBERT WOODRUFF, PRESIDENT.

JOHN H. SHERRATT, SECRETARY.

## CAPITAL.

Capital stock authorized .....	\$100,000 00
Capital stock paid up in cash .....	<u>100,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$223,963 67
Interest due and accrued on bond and mortgage loans .....	6,072 27
Total value of mortgaged premises .....	\$543,070 00
Market value of stocks and bonds owned by the company, viz .....	<u>11,500 00</u>

	Par value.	Market value.	
Rockford City bonds .....	\$3,000 00	\$3,000 00	
Rockford Grape Sugar Co. bonds .....	15,000 00	7,500 00	
Rockford Watch Co. stock .....	800 00	1,000 00	
	<u>\$18,800 00</u>	<u>\$11,500 00</u>	
Amount loaned on stock and bonds as collateral .....			24,800 00
Market value of collaterals .....		\$36,550 00	
Cash on hand and in bank .....			26,505 55
Interest due and accrued on stocks not included in market value .....			32 67
Interest due and accrued on collateral loans .....			894 09
Bills receivable, not matured, taken for fire risks .....			86,871 00
All other property, viz: Due for re-insurance on losses paid .....			<u>110 89</u>
Aggregate amount of all available assets .....			<u>\$380,750 14</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$1,779 54
Unearned premiums at 50 per cent. on fire risks under one year .....	\$284 12
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	210,998 88
Amount of unearned premiums on all outstanding risks .....	211,283 00
Cash dividends unpaid .....	290 00
All other demands against the company, viz: State, city, county or other taxes and assessments, \$2,016.65; commissions and other charges due and to become due to agents and brokers, \$3,000.00 .....	<u>5,016 65</u>
Gross liabilities, except capital stock .....	<u>\$218,369 19</u>
Surplus as regards policyholders .....	\$162,380 95
Amount of capital stock paid up .....	<u>100,000 00</u>
Surplus over paid up capital .....	<u>\$62,380 95</u>



## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$102,663 46	
Deduct re-insurance, rebate and return premiums.....	2,393 04	
Net cash received for premiums during the year .....		\$100,270 42
Interest on bonds and mortgages.....		14,704 93
Interest and dividends from all other sources .....		3,651 24
Received during the year in cash .....		<u>\$118,626 59</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$27,479 89
Cash dividends paid.....	27,710 00
Commissions and brokerage.....	40,992 31
Salaries, fees and wages.....	8,105 00
State, national and local taxes .....	1,570 97
All other payments.....	4,328 30
Expenditures during the year, in cash .....	<u>\$110,186 47</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$21,087,518	\$381,792 23
Written or renewed during the year.....	5,982,107	112,258 78
Total.....	\$27,069,625	\$494,051 01
Deduct those expired and marked off as terminated.....	4,415,437	71,242 43
In force at the end of the year.....	\$22,654,188	\$422,808 58
Deduct amount re-insured.....	124,432	1,329 55
Net amount in force December 31, 1887.....	<u>\$22,529,756</u>	<u>\$421,479 03</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$97,841	\$568 25
More than <i>one</i> and not more than <i>three</i> years to run .....	1,217,626	13,822 52
More than three years to run.....	21,214,289	407,088 26
Net amount in force December 31, 1887 .....	<u>\$22,529,756</u>	<u>\$421,479 03</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$843,381 45
Total losses paid from organization to date.....	242,924 44
Total losses incurred during the year .....	25,715 58
Total cash dividends declared since the company commenced business ..	<u>136,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,982,107 00
Premiums received, fire .....	100,270 42
Losses paid, fire .....	27,479 89
Losses incurred, fire.....	<u>25,715 58</u>

# GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Freeport, Illinois; commenced business October, 1866.]

M. HETTINGER, PRESIDENT.

F. GUND, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$15,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	971,697 47
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,500 is in process of foreclosure).....	79,643 80
Interest due and accrued on bond and mortgage loans.....	48,167 90
Total value of mortgaged premises.....	\$2,755,400 00
Market value of stocks and bonds owned by the company, viz.....	233,855 00

### Bonds.

Par value. Market value.

City of Freeport.....	\$31,700 00	\$32,203 00
Town of Freeport, 5s.....	2,600 00	2,600 00
Freeport Water Co., 6s.....	15,000 00	15,450 00
Abilene, Kan., Water and Electric Light, 6s.....	5,000 00	4,250 00
Atlantic, Iowa, Water Co., 6s.....	2,000 00	2,000 00
Burlington, Iowa, Electric Light Co., 8s.....	2,800 00	2,800 00
Custer Co., D. T., 10s.....	350 00	385 00
Custer Co., D. T., 8s.....	300 00	324 00
Forest Lawn Cemetery, Omaha, Neb.....	350 00	350 00
Grand Island School, 7s.....	400 00	400 00
Manning, Iowa, 8s.....	5,000 00	5,150 00
Monroe County, 6s.....	150 00	150 00
Minnehaha, Dakota, school, 7s.....	400 00	400 00
Mt. Morris, 6s.....	26,500 00	26,500 00
Oregon, Ill., 6s.....	5,500 00	5,500 00
Oregon, Ill., bridge, 7s.....	8,000 00	8,400 00
Pennington Co., 10s.....	100 00	110 00
Sioux Falls, Dakota, 10s.....	1,000 00	1,080 00
Sioux Falls, Dakota, 8s.....	1,000 00	1,070 00
Spencer, Iowa, 6s.....	1,500 00	1,560 00

### Stock.

Atlantic, Ia., Building and Loan Ass'n.....	462 00	462 00
Belleville Loan and Building Association.....	1,651 00	1,651 00
Home Building and Loan Association.....	3,048 00	4,748 00
Union Building and Loan Association.....	2,751 00	3,312 00
American National Bank, Kansas City.....	5,000 00	6,000 00
Citizens National Bank, Sioux Falls, D. T.....	5,000 00	5,500 00
First National Bank, Abilene, Kansas.....	17,000 00	19,550 00
First National Bank, Blue Hill, Neb.....	5,000 00	6,250 00
First National Bank, Larned, Kansas.....	5,000 00	6,000 00
First National Bank, Parker, Dakota.....	7,000 00	7,350 00
German American Loan and Trust Co., Sioux Falls, Dakota.....	20,000 00	20,000 00
Kansas National Bank, Topeka, Kansas.....	5,000 00	5,250 00
Kansas Trust and Banking Co., Atchison, Kansas.....	2,500 00	2,750 00
LeMars National Bank, LeMars, Iowa.....	3,000 00	3,750 00

Missouri Trust Co., Sedalia, Mo.....	\$5,000 00	\$5,250 00	
National Bank of Commerce, Kansas City, Mo.....	3,000 00	3,450 00	
Rickers National Bank, Quincy, Ill.....	5,000 00	8,000 00	
State Bank, Duluth, Minn.....	8,000 00	8,400 00	
Winton and Deming, State Bank, Ashland, Kansas.....	5,000 00	5,500 00	
	<u>\$218,062 00</u>	<u>\$233,855 00</u>	
Amount loaned on stocks and bonds as collateral.....			63,223 67
Market value of collaterals.....		\$101,025 00	
Cash on hand and in bank.....			181,487 81
Interest due and accrued on collateral loans.....			3,887 50
Gross premiums in course of collection not more than three months due.....			108,019 41
Bills receivable, not matured, taken for fire, marine and inland risks.....			482,190 12
Aggregate amount of all available assets.....			<u>\$2,187,172 68</u>

## LIABILITIES.

Net amount of unpaid losses.....			\$104,263 18
Unearned premiums at 50 per cent. on fire risks under one year.....	\$251,226 03		
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,319,066 40		
Amount of unearned premiums on all outstanding risks.....			1,570,292 43
All other demands against the company, viz: State, city, county or other taxes and assessments, \$10,000.00; commissions and other charges due and to become due to agents and brokers, \$25,966.81.....			35,966 81
Gross liabilities, except capital stock.....			<u>\$1,710,522 42</u>
Surplus as regards policyholders.....			\$476,650 26
Amount of capital stock paid up.....			200,000 00
Surplus over paid up capital.....			<u>\$276,650 26</u>

## INCOME DURING THE YEAR.

		From fire risks.	
Premiums collected during the year.....	\$1,564,311 83		
Deduct re-insurance, rebate and return premiums.....	237,854 49		
Net cash received for premiums during the year.....			\$1,326,457 34
Interest on bonds and mortgages.....			107,942 40
Interest and dividends from all other sources.....			5,513 33
Income from all other sources.....			
Received during the year in cash.....			<u>\$1,439,913 07</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$732,228 72	
Cash dividends paid.....		40,000 00	
Commissions and brokerage.....		402,349 04	
Salaries, fees and wages.....		114,201 74	
State, national and local taxes.....		22,073 83	
All other payments.....		11,700 87	
Expenditures during the year in cash.....			<u>\$1,322,554 20</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.	
In force on the 31st day of December of the preceding year.....	\$150,302,378	\$2,704,096 38	
Written or renewed during the year.....	97,348,285	1,589,422 11	
Total.....	<u>\$247,650,663</u>	<u>\$4,293,518 49</u>	
Deduct those expired and marked off as terminated.....	90,216,920	1,355,842 33	
In force at the end of the year.....	<u>\$157,433,743</u>	<u>\$2,937,676 16</u>	
Deduct amount re-insured.....	2,975,850	45,390 10	
Net amount in force December 31, 1887.....	<u>\$154,457,893</u>	<u>\$2,892,286 06</u>	

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$41,216,118	\$502,452 06
More than <i>one</i> and not more three <i>three</i> years to run.....	30,535,381	426,566 00
More than three years to run.....	82,706,394	1,963,268 00
Net amount in force December 31, 1887.....	\$154,457,893	\$2,892,286 06

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$8,917,088 27
Total losses paid from organization to date.....	3,620,486 79
Total losses incurred during the year.....	750,313 55
Total cash dividends declared since the company commenced business..	399,664 55

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken,, fire.....	\$16,628,880 00
Premiums received, fire.....	226,370 28
Losses paid, fire.....	102,473 46
Losses incurred, fire. . . . .	114,007 75

## GERMAN INSURANCE AND SAVINGS INSTITUTION.

YEAR ENDING DECEMBER 31, 1887.

[Located at Quincy, Illinois; commenced business June 1, 1859.]

HENRY C. BASTERT, PRESIDENT.

ANTON H. HEINE, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$600,000 00
Capital stock paid up in cash.....	223,800 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$36,296 20
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	196,221 85
Interest due and accrued on bond and mortgage loans.....	8,885 12
Total value of mortgaged premises.....	\$444,500 00
Amount loaned on stocks and bonds as collateral.....	15,000 00
Market value of collaterals.....	\$22,500 00
Cash on hand and in bank.....	2,350 06
Interest due and accrued on collateral loans.....	13 75
Net premiums in course of collection, not more than three months due...	2,230 65
All other property, viz: Rents due and accrued.....	93 00
Aggregate amount of all available assets.....	\$261,090 63

## LIABILITIES.

Net amount of unpaid losses.....	\$4,500 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$12,657 38
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	8,996 46
Amount of unearned premiums on all outstanding risks.....	21,653 84
All other demands against the company, viz: State, city, county, or other taxes and assessments.....	3,740 34
Gross liabilities, except capital stock.....	\$29,894 18



Surplus as regards policyholders .....	\$231,196 45
Amount of capital stock paid up.....	223,800 00
Surplus over paid up capital.....	<u>\$7,396 45</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$40,915 21	
Deduct re-insurance, rebate and return premiums. ....	6,955 36	
Net cash received for premiums during the year.....		\$33,959 85
Interest on bonds and mortgages.....		12,920 69
Income from all other sources.....		<u>2,229 07</u>
Received during the year in cash.....		<u>\$49,109 61</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$42,854 53
Cash dividends paid.....	17,904 00
Commissions and brokerage.....	5,894 38
Salaries fees and wages.....	4,784 35
State, national and local taxes.....	<u>5,597 87</u>
Expenditures during the year, in cash .....	<u>\$76,975 13</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$4,821,508	\$75,307 80
Written or renewed during the year.....	2,508,372	37,759 34
Total.....	<u>\$7,329,880</u>	<u>\$113,067 14</u>
Deduct those expired and marked off as terminated.....	4,162,863	69,807 49
Net amount in force December 31, 1887.....	<u>\$3,167,017</u>	<u>\$43,259 65</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,864,634	\$25,314 77
More than <i>one</i> and not more than <i>three</i> years to run.....	1,190,458	15,891 13
More than three years to run.....	<u>111,925</u>	<u>2,053 75</u>
Net amount in force December 31, 1887.....	<u>\$3,167,017</u>	<u>\$43,259 65</u>

## GENERAL INTERROGATORIES.

Total premiums received from the reorganization of company to date....	\$448,712 92
Total losses paid from organization to date.....	191,240 02
Total losses incurred during the year.....	43,998 29
Total cash dividends declared since the company commenced business ..	<u>322,285 30</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,872,076 00
Premiums received, fire.....	21,015 29
Losses paid, fire.....	19,075 39
Losses incurred, fire.....	<u>22,304 22</u>

# GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Peoria, Illinois; commenced business May 12, 1876.]

B. CREMER, PRESIDENT.

THEO. J. MULLER, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$6,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	251,285 00
Interest due and accrued on bond and mortgage loans.....	9,491 30
Total value of mortgaged premises.....	\$764,750 00
Market value of stocks and bonds owned by the company, viz:.....	50,000 00

	Bonds.	Par value.	Market value.
Hart, Hitchcock & Co., 1st mortgage.....		\$5,000	\$5,000
"a" Peoria County orders.....		45,000	45,000
		\$50,000	\$50,000

Amount loaned on stocks and bonds as collateral.....	36,697 00
Market value of collaterals.....	\$48,470 00
Cash on hand and in bank.....	35,146 28
Interest due and accrued on stocks not included in market value.....	1,136 26
Interest due and accrued on collateral loans.....	1,520 41
Gross premiums in course of collection, not more than three months due	37,896 64
Bills receivable, not matured, taken for fire, marine and inland risks.....	8,532 06
All other property, viz: Due for re-insurance on losses paid.....	4,993 62

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Peoria Board of Trade membership.....	\$500 00
Office furniture and stationery.....	1,500 00
Total.....	\$2,000 00

Aggregate amount of all available assets.....	\$443,198 57
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## LIABILITIES.

Net amount of unpaid losses.....	\$19,017 12
Unearned premiums at 50 per cent. on fire risks under one year.....	\$59,123 46
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	20,941 78
Amount of unearned premiums on all outstanding risks.....	90,070 24
Due and accrued for salaries and other miscellaneous expenses.....	663 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	483 48
Gross liabilities, except capital stock.....	\$110,233 84
Surplus as regards policyholders.....	\$332,964 73
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$32,964 73

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$272,700 43	
Deduct re-insurance, rebate and return premiums.....	72,185 91	
Net cash received for premiums during the year.....		\$200,514 52
Interest on bonds and mortgages and from all other sources.....		20,155 40
Income from all other sources.....		181 40
Received during the year in cash.....		<u>\$220,851 32</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$96,995 49
Cash dividends paid.....	24,000 00
Commissions and brokerage.....	59,724 93
Salaries, fees and wages.....	24,166 81
State, national and local taxes.....	3,357 46
Expenditures during the year, in cash.....	<u>\$208,244 69</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$14,241,595	\$165,734 57
Written or renewed during the year .....	19,022,675	277,923 08
Total.....	<u>\$33,264,270</u>	<u>\$443,657 65</u>
Deduct those expired and marked off as terminated.....	16,890,314	246,625 54
In force at the end of the year.....	\$16,373,956	\$197,032 11
Deduct amount re-insured .....	1,685,044	24,482 65
Net amount in force December 31, 1887.....	<u>\$14,688,912</u>	<u>\$172,549 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,056,360	\$118,256 92
More than <i>one</i> and not more than <i>three</i> years to run.....	2,276,010	19,129 02
More than three years to run.....	3,356,542	35,163 52
Net amount in force December 31, 1887.....	<u>\$14,688,912</u>	<u>\$172,549 46</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,350,079 55
Total losses paid from organization to date.....	520,306 71
Total losses incurred during the year.....	129,636 64
Total cash dividends declared since the company commenced business..	<u>115,175 94</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,117,052 00
Premiums received, fire.....	75,666 65
Losses paid, fire .....	32,164 61
Losses incurred, fire.....	<u>35,724 74</u>

"a" This investment has since been changed.

# PACKERS AND PROVISION DEALERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Ill.; commenced business January 2, 1886.]

CHARLES COUNSELMAN, PRESIDENT.

JAMES B. TOWER, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$181,200 00
Interest due and accrued on bond and mortgage loans.....	1,912 16
Total value of mortgaged premises.....	\$503,900 00
Market value of stocks and bonds owned by the company, viz:.....	71,838 75
Bonds.....	Par value. Market value.
Cook county.....	\$49,000 00 \$55,198 75
Chicago city.....	15,000 00 16,640 00
	\$64,000 00 \$71,838 75
Amount loaned on stocks and bonds as collateral.....	13,313 99
Market value of collaterals.....	\$17,500 00
Cash on hand and in bank.....	18,832 40
Interest due and accrued on stocks not included in market value.....	1,542 50
Interest due and accrued on collateral loans.....	199 71
Gross premiums in course of collection not more than three months due.....	3,389 50
Aggregate amount of all available assets.....	\$292,229 01

## LIABILITIES.

Net amount of unpaid losses.....	\$4,494 92
Unearned premiums at 50 per cent. on fire risks under one year.....	\$14,403 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,218 09
Amount of unearned premiums on all outstanding risks.....	20,621 96
Gross liabilities, except capital stock.....	\$25,116 88
Surplus as regards policyholders.....	\$267,112 13
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$17,112 13

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$57,286 01
Deduct re-insurance, rebate and return premiums.....	14,528 18
Net cash received for premiums during the year.....	42,757 83
Interest on bonds and mortgages.....	15,041 87
Received during the year in cash.....	\$57,799 70



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$25,958 71
Cash dividends paid.....	15,000 00
Commissions and brokerage.....	9,454 28
State, national and local taxes.....	1,246 76
All other payments.....	629 78
Expenditures during the year, in cash.....	<u>\$52,289 53</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.	\$2,292,451	\$24,980 67
Written or renewed during the year.....	5,712,471	54,706 48
Total.....	<u>\$8,004,922</u>	<u>\$79,687 15</u>
Deduct those expired and marked off as terminated.....	4,395,184	40,148 72
In force at the end of the year.....	<u>\$3,609,738</u>	<u>\$39,538 43</u>
Deduct amount re-insured.....	142,117	1,946 26
Net amount in force December 31, 1887.....	<u>\$3,467,621</u>	<u>\$37,592 17</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,662,276	\$28,807 75
More than <i>one</i> and not more than <i>three</i> years to run.....	565,650	5,758 25
More than three years to run.....	<u>239,695</u>	<u>3,026 17</u>
Net amount in force December 31, 1887.....	<u>\$3,467,621</u>	<u>\$37,592 17</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$94,112 59
Total losses paid from organization to date.....	27,550 62
Total losses incurred during the year.....	30,453 63
Total cash dividends declared since the company commenced business..	<u>15,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,531,256 00
Premiums received, fire.....	17,401 36
Losses paid, fire.....	12,683 71
Losses incurred, fire.....	<u>12,683 71</u>

## ROCKFORD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rockford, Ill.; commenced business January 1, 1867.]

JOHN LAKE, PRESIDENT.

CHARLES E. SHELDON, SECRETARY.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

Par value.      Market value.

Amount loaned on stocks and bonds as collateral.....	\$40,400 00	\$51,410 00	80,985 00
Market value of collaterals.....		\$132,540 00	
Cash on hand and in bank.....			57,029 96
Interest due and accrued on stocks not included in market value.....			1,644 00
Interest due and accrued on collateral loans.....			1,751 51
Gross premiums in course of collection not more than three months due.....			30,067 72
Bills receivable, not matured, taken for fire, lightning and tornado risks..			144,944 59
All other property, viz: rents due and accrued.....			972 30
Aggregate amount of all available assets.....			\$698,992 87

Net amount of unpaid losses.....		\$21,813 16
Unearned premiums at 50 per cent. on fire risks under one year.....	\$48,729 27	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	341,691 29	
Amount of unearned premiums on all outstanding risks.....		390,420 56
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers and for re-insurance.....		28,661 25
Gross liabilities, except capital stock.....		\$440,894 97
Surplus as regards policyholders.....		\$258,097 90
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$58,097 90

	From fire risks.	
Premiums collected during the year.....	\$374,999 12	
Deduct re-insurance, rebate and return premiums.....	86,138 94	
Net cash received for premiums during the year.....		\$288,860 18
Interest on bonds and mortgages and collateral loans.....		22,279 71
Interest and dividends from all other sources.....		3,848 00
Income from all other sources.....		2,163 22
Received during the year in cash.....		<u>\$317,151 11</u>

Net amount paid for fire losses .....	\$127,530 31
Cash dividends paid .....	28,000 00
Commissions and broker's charge .....	81,428 56
Salaries, fees and wages .....	35,945 77
State, national and local taxes .....	3,682 09
All other payments .....	22,327 29
Expenditures during the year, in cash .....	\$298,514 02

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$59,086,780	\$696,800 95
Written or renewed during the year.....	28,375,701	343,763 45
Total.....	\$87,462,481	\$1,040,564 40
Deduct those expired and marked off as terminated.....	23,697,882	272,690 58
In force at the end of the year.....	\$63,764,599	\$767,873 82

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$6,857,273	\$97,458 56
More than <i>one</i> and not more than <i>three</i> years to run.....	9,202,106	92,697 85
More than three years to run .....	47,705,220	577,717 41
Net amount in force December 31, 1887.....	\$63,764,599	\$767,873 82

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$4,839,647 26
Total losses paid from organization to date.....	1,166,904 14
Total losses incurred during the year.....	131,131 37
Total cash dividends declared since the company commenced business..	627,600 00
Total dividends declared payable in stock from organization.....	140,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$19,046,628 00
Premiums received, fire.....	263,527 91
Losses paid, fire .....	89,758 62
Losses incurred, fire .....	90,426 03

## TRADERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Illinois; commenced business May, 1872.]

E. BUCKINGHAM, PRESIDENT.

R. J. SMITH, SECRETARY.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$13,695 98
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	110,000 00
Interest due and accrued on bond and mortgage loans.....	455 00
Total value of mortgaged premises.....	\$199,500 00
Market value of United States bonds owned by the company par value.....	350,000 00
Market value of other stocks and bonds owned by the company, viz:.....	681,510 00

Bonds.	Par value.	Market value.	
Chicago and N. W. Ry.....	\$50,000	\$62,750	
Chicago, St. L. and N. O. R. R.....	20,000	23,100	
Chicago Board of Trade.....	20,000	20,000	
Cook county.....	25,000	26,640	
City of Chicago.....	11,000	12,150	
Evanston Water Loan.....	5,000	5,400	
Lincoln Park.....	5,000	5,200	
Stock.			
National Bank of America.....	10,000	13,500	
Chicago City Railway.....	60,000	216,000	
Chicago West Division Railway.....	9,100	56,550	
Chicago and N. W. Ry. com.....	25,000	27,000	
Chicago and N. W. Ry. preferred.....	25,000	35,000	
Chicago, Burlington and Quincy R. R.....	15,000	19,575	
Chicago, R. I. and P. R. R.....	16,500	18,645	
Chicago and Alton R. R.....	10,000	13,500	
Illinois Central R. R.....	20,000	23,550	
Union National Bank.....	10,000	17,000	
Continental National Bank.....	20,000	23,000	
North Chicago City Ry.....	5,000	28,500	
Central Music Hall.....	2,200	4,950	
North Chicago Street R. R.....	10,000	11,500	
Dearborn Club.....	18,000	18,000	
	\$391,800	\$681,510	
Cash on hand and in bank.....			64,215 38
Interest due and accrued on stocks not included in market value.....			420 83
Gross premiums in course of collection not more than three months due.			43,226 42
All other property, viz: Due from other companies for losses paid and premiums advanced.....			27,560 97

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$256 60	
Aggregate amount of all available assets.....		\$1,380,334 58

## LIABILITIES.

Net amount of unpaid losses.....		\$72,999 60
Unearned premiums at 50 per cent. on fire risks under one year.....	\$225,304 64	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	114,120 31	
Amount of unearned premiums on all outstanding risks.....		339,424 95
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$7,449.73; all other items, \$24,987.99.....		32,437 72
Gross liabilities, except capital stock.....		\$444,862 27
Surplus as regards policyholders.....		\$935,472 31
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		\$435,472 31

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$739,752 11	\$1,107 28	
Deduct re-insurance, rebate and return premiums.....	158,927 98	205 70	
Net cash received for premiums during the year.....	\$580,824 13	\$901 58	\$581,725 71
Interest on bonds and mortgages.....			5,519 55
Interest and dividends from all other sources.....			43,064 35
Received during the year in cash.....			\$630,309 61



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$373,592 06	
Net amount paid for marine and inland losses.....	2,370 49	\$375,962 55
Cash dividends paid.....		50,000 00
Commissions and brokerage.....		108,149 02
Salaries, fees and wages.....		40,820 12
State, national and local taxes.....		15,786 37
All other payments.....		22,938 36
Expenditures during the year, in cash.....		<u>\$613,656 42</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$38,927,066	\$564,414 77
Written or renewed during the year.....	55,416,470	735,443 32
Total.....	<u>\$94,343,536</u>	<u>\$1,299,858 09</u>
Deduct those expired and marked off as terminated.....	43,545,563	600,703 17
In force at the end of the year.....	\$50,797,973	\$699,154 92
Deduct amount re-insured.....	3,426,399	57,160 97
Net amount in force December 31, 1887.....	<u>\$47,371,574</u>	<u>\$641,993 95</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$31,110,424	\$450,609 28
More than <i>one</i> and not more than <i>three</i> years to run.....	10,746,373	120,942 30
More than three years to run.....	5,514,777	70,442 37
Net amount in force December 31, 1887.....	<u>\$47,371,574</u>	<u>\$641,993 95</u>

	Marine and inland risks.	Premiums.
Written during the year.....	\$369,008	\$1,231 33
Deduct those expired and marked off as terminated.....	369,008	1,231 33

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,135,085 11
Total losses paid from organization to date.....	3,639,211 04
Total losses incurred during the year.....	404,171 26
Total cash dividends declared since the company commenced business..	<u>772,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$12,621,872.00; marine and inland, \$204,613 .....	\$12,826,485 00
Premiums received, fire, \$167,426.75; marine and inland, \$713.54.....	168,140 29
Losses paid, fire, \$82,058.62; marine and inland, 308.99.....	82,367 61
Losses incurred, fire, \$85,006.21; marine and inland, \$308.99 .....	<u>85,315 20</u>

# ÆTNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Hartford, Conn.; commenced business August 17, 1819; commenced business in Illinois, April 16, 1855.]

LUCIUS J. HENDREE, PRESIDENT.

JOTHAN GOODNOW, SECRETARY.

JAMES S. GADSDEN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$5,000,000 00
Capital stock paid up in cash .....	<u>4,000,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$355,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	45,145 00
Interest due and accrued on bond and mortgage loans.....	430 00
Total value of mortgaged premises.....	\$117,500 00
Market value of United States bonds owned by the company, par value .....	277,000 00
Market value of other stocks and bonds owned by the company, viz:.....	<u>338,395 00</u>
	7,500,897 00

	Par value.	Market value.
State bonds .....	\$147,000	\$156,130
County, city, town and school district bonds .....	1,354,000	1,513,960
Railroad Company bonds.....	2,596,000	3,156,310
Railroad Company stocks.....	711,500	1,013,660
Delaware and Hudson Canal Co., bonds ....	55,000	68,900
Atlantic Dock Co., bonds.....	31,000	33,790
Loan and Guarantee Co. of Connecticut bonds.....	10,000	10,500
Atlantic Mutual Insurance Co., scrip.....	39,590	39,590
National and other bank stock .....	877,900	1,235,707
American Loan and Trust Co., stock.....	20,000	21,600
Central Trust Co., stock .....	10,000	46,500
Metropolitan Trust Co., stock.....	10,000	16,000
New York Life Ins. and Trust Co., stock....	15,000	86,250
United States Trust Co., stock.....	10,000	56,000
Union Trust Co., stock.....	10,000	46,000

\$5,896,990      \$7,500,897

Amount loaned on stocks and bonds as collateral.....	8,270 00
Market value of collaterals.....	\$20,124 25
Cash on hand and in bank.....	901,764 18
Interest due and accrued on collateral loans.....	1,009 37
Gross premiums in course of collection not more than three months due.	<u>377,478 42</u>

Total.....	\$9,528,388 97
Less special deposits to secure liabilities in Canada.....	<u>112,875 00</u>

Aggregate amount of all available assets.....	<u>\$9,415,513 97</u>
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## LIABILITIES.

Net amount of unpaid losses .....	\$250,581 74
Unearned premiums at 50 per cent. on fire risks under one year.....	\$794,873 47
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,042,716 57
Unearned premiums at 50 per cent. on inland navigation risks.....	9,630 08
Amount of unearned premiums on all outstanding risks.....	1,847,220 12
Amount reclaimable on perpetual fire insurance policies.....	18,606 70
Due and accrued for salaries and other miscellaneous expenses.....	500 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$47,444.55; return premiums, \$18,977.82.....	66,422 37
Total.....	\$2,183,330 93
Less liabilities secured by special deposits, unpaid losses, \$11,830.76; unearned premiums, \$42,822.95.....	54,653 71
Gross liabilities, except capital stock.....	\$2,128,677 22
Surplus as regards policyholders.....	\$7,286,836 75
Amount of capital stock paid up.....	4,000,000 00
Surplus over paid up capital.....	\$3,286,836 75

## INCOME DURING THE YEAR.

	From fire risks	From inland risks.	
Premiums collected during the year.....	\$2,707,419 57	\$199,322 03	
Deduct re-insurance, rebate and return premiums.....	242,823 91	53,116 31	
Net cash received for premiums during the year.....	\$2,464,595 66	\$146,205 72	\$2,610,801 38
Interest on bonds and mortgages.....			2,338 51
Interest and dividends from all other sources.....			418,301 32
Income from all other sources.....			8,664 37
Deposit premiums received on perpetual fire risks.....		\$1,370 38	
Received during the year in cash.....			\$3,040,105 58

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,354,945 99	
Net amount paid for inland losses.....	95,411 62	\$1,450,357 61
Cash dividends paid.....		720,000 00
Commissions and brokerage.....		398,621 10
Salaries, fees and wages.....		161,416 42
State, national and local taxes.....		51,699 15
All other payments.....		209,291 39
Expenditures during the year, in cash.....		\$2,991,385 67

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$293,952,552	\$3,461,274 99
Written or renewed during the year.....	229,884,530	2,685,639 64
Total.....	\$523,837,082	\$6,146,914 63
Deduct those expired and marked off as terminated.....	218,056,619	2,544,987 11
In force at the end of the year.....	\$305,780,463	\$3,601,927 52
Deduct amount re-insured.....	5,240,271	64,058 30
Net amount in force December 31, 1887.....	\$300,540,192	\$3,537,869 22

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$127,253,206	\$1,589,746 93
More than <i>one</i> and not more than <i>three</i> years to run.....	112,413,595	1,151,398 31
More than three years to run.....	60,873,391	796,723 98
Net amount in force December 31, 1887.....	<u>\$300,540,192</u>	<u>\$3,537,869 22</u>

## PERPETUAL RISKS.

Perpetual risks in force December 31, 1886.....	\$751,300	\$18,143 50
Perpetual risks written during the year.....	55,000	1,442 50
Total.....	<u>\$806,300</u>	<u>\$19,586 00</u>
Deduct those marked off as canceled.....	None.	
In force December 31, 1887.....	<u>\$806,300</u>	<u>\$19,586 00</u>

	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$1,935,362	\$21,384 30
Written during the year.....	76,769,035	225,642 68
Total.....	<u>\$78,704,397</u>	<u>\$247,026 98</u>
Deduct those expired and marked off as terminated.....	77,648,792	227,766 82
In force December 31, 1887.....	<u>\$1,055,605</u>	<u>\$19,260 16</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$104,025,582 46
Total losses paid from organization to date.....	61,630,756 78
Total losses incurred during the year.....	1,449,941 03
Total cash dividends declared since the company commenced business..	16,433,365 00
Total dividends declared payable in stock from organization.....	<u>2,805,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$18,339,411.00; inland, \$1,657,213.00.....	\$19,996,624 00
Premiums received, fire, \$192,449.74; inland, \$5,967.88.....	198,417 62
Losses paid, fire, \$72,839.42; inland, \$5,092.85.....	77,932 27
Losses incurred, fire, \$84,705.67; inland, \$5,092.85.....	<u>89,798 52</u>

## AGRICULTURAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Watertown, N. Y.; commenced business February, 1853; commenced business in Illinois October 8, 1869.]

J. R. STEBBINS, PRESIDENT.

H. M. STEVENS, SECRETARY.

A. H. DARROW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	<u>500,000 00</u>



## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$155,835 44
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	998,492 67
Loans on bond and mortgage upon which more than one year's interest is due (of which \$13,194.39 is in process of foreclosure).....	23,139 91
Interest due and accrued on bond and mortgage loans.....	27,543 07
Market value of United States bonds owned by the company, par value.....	\$191,800 00
Market value of other stocks and bonds owned by the company, viz.....	148,768 50

Bonds.	Par value.	Market value.
Utica, Clinton and Burlington R. R.....	\$1,000 00	\$1,100 00
Union Pacific R. R.....	2,000 00	2,250 00
Tennessee State .....	2,000 00	1,360 00
City of Richmond.....	10,000 00	10,000 00

Stock.	Par value.	Market value.
N. Y. Central and Hudson River R. R.....	60,000 00	64,800 00
Union Pacific R. R.....	20,900 00	11,600 00
Illinois Central R. R., leased lines.....	1,700 00	1,666 00
Western Union Telegraph.....	34,000 00	26,392 50
Illinois Central R. R.....	20,000 00	23,600 00
Watertown National Bank .....	5,000 00	6,000 00

\$155,700 00      \$148,768 50

Amount loaned on stocks and bonds as collateral.....	59,520 00
Market value of collaterals.....	\$97,750 00
Cash on hand and in bank.....	194,953 85
Interest due and accrued on stocks not included in market value.....	1,712 50
Interest due and accrued on collateral loans.....	1,160 65
Net premiums in course of collection not more than three months due....	62,359 28
Bills receivable, not matured, taken for fire, marine, and inland risks.....	16,441 22
All other property, viz: rents due and accrued .....	500 00

Total.....	\$1,932,574 59
Less special deposits to secure liabilities in Canada and Virginia.....	186,562 50

Aggregate amount of all available assets ..... \$1,746,012 09

## LIABILITIES.

Net amount of unpaid losses.....	\$45,114 02
Unearned premiums at 50 per cent. on fire risks under one year.....	\$46,682 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	1,087,495 49
Amount of unearned premiums on all outstanding risks.....	1,134,177 72
Cash dividends unpaid.....	130 00

Total.....	\$1,179,421 74
Less liabilities secured by special deposits, unearned premiums.....	145,000 00

Gross liabilities, except capital stock ..... \$1,034,421 74

Surplus as regards policyholders.....	\$711,590 35
Amount of capital stock paid up.....	500,000 00

Surplus over paid up capital..... \$211,590 35

## INCOME DURING THE YEAR.

From fire risks.

Premiums collected during the year.....	\$871,763 02
Deduct re-insurance, rebate and return premiums.....	81,981 39
Net cash received for premiums during the year.....	\$789,781 63
Interest on bonds and mortgages .....	60,001 42
Interest and dividends from all other sources.....	21,249 46
Income from all other sources.....	5,252 62

Received during the year, in cash..... \$876,285 13

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$436,984 78
Cash dividends paid.....	49,870 00
Commissions and brokerage.....	186,685 21
Salaries, fees and wages.....	88,467 50
State, national and local taxes.....	13,869 55
All other payments.....	42,937 70
Expenditures during the year, in cash.....	<u>\$818,814 74</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$232,684,657	\$2,164,057 13
Written or renewed during the year.....	96,674,897	867,388 62
Total.....	<u>\$329,359,554</u>	<u>\$3,031,445 75</u>
Deduct those expired and marked off as terminated.....	92,735,526	820,257 69
In force at the end of the year.....	<u>\$236,624,028</u>	<u>\$2,211,188 06</u>
Deduct amount re-insured.....	2,645,960	24,369 60
Net amount in force December 31, 1887.....	<u>\$233,978,068</u>	<u>\$2,186,818 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,983,003	\$93,364 45
More than <i>one</i> and not more than <i>three</i> years to run.....	178,634,961	1,576,268 50
More than three years to run.....	41,360,104	517,185 51
Net amount in force December 31, 1887.....	<u>\$233,978,068</u>	<u>\$2,186,818 46</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$11,794,906 44
Total losses paid from organization to date.....	5,596,611 37
Total losses incurred during the year.....	407,352 00
Total cash dividends declared since the company commenced business..	680,000 00
Total dividends declared payable in stock from organization.....	<u>400,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$12,679,730 00
Premiums received, fire.....	109,765 48
Losses paid, fire.....	29,946 09
Losses incurred, fire.....	<u>30,726 34</u>

# ALLEMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business July, 1868; commenced business in Illinois September, 1872.]

ROBERT C. SCHMERTZ, PRESIDENT.

CHARLES F. HERROSEE, SECRETARY.

C. R. HOPKINS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$72,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		114,800 00
Interest due and accrued on bond and mortgage loans.....		2,197 60
Total value of mortgaged premises.....	\$446,600 00	
Market value of stocks and bonds owned by the company, viz.....		16,215 00
Par value. Market value.		
Pittsburgh water extension bonds.....	\$4,500 00	\$5,625 00
Pittsburgh, Virginia and Charleston R. R. bonds .....	100 00	100 00
St. Louis, Lawrence and Denver R. R. stock .....	1,000 00	500 00
Braddock's National Bank stock.....	7,400 00	9,990 00
	\$13,000 00	\$16,215 00
Amount loaned on stocks and bonds as collateral.....		58,500 00
Market value of collaterals.....	\$85,152 00	
Cash on hand and in bank.....		33,252 60
Interest due and accrued on collateral loans.....		514 50
Gross premiums in course of collection not more than three months due.....		11,028 56
Bills receivable, not matured, taken for fire, marine and inland risks.....		3,687 95
All other property, viz: Rents due and accrued .....		1,000 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$580 11
Aggregate amount of all available assets.....	\$313,306 21

## LIABILITIES.

Net amount of unpaid losses.....	\$15,888 98
Unearned premiums at 50 per cent. on fire risks under one year.....	\$61,018 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,312 70
Amount of unearned premiums on all outstanding risks.....	72,330 70
Due and accrued for salaries and other miscellaneous expenses.....	500 00
Gross liabilities, except capital stock.....	\$88,719 68
Surplus as regards policyholders.....	\$224,586 53
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$24,586 53

## INCOME DURING THE YEAR.

Premiums collected during the year.....	\$158,566 23	
Deduct re-insurance, rebate and return premiums.....	21,553 62	
Net cash received for premiums during the year.....		\$137,012 61
Interest on bonds and mortgages.....		7,563 54
Interest and dividends from all other sources.....		4,529 89
Income from all other sources.....		4,361 73
Received during the year in cash.....		<u>\$153,467 68</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$103,204 82
Cash dividends paid.....		8,000 00
Commissions and brokerage.....		26,606 51
Salaries, fees and wages.....		11,466 41
State, national and local taxes.....		6,399 41
All other payments.....		11,953 86
Expenditures during the year, in cash.....		<u>\$167,631 01</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$12,728,080	\$172,402 77
Written or renewed during the year.....	11,190,300	155,126 04
Total.....	<u>\$23,918,380</u>	<u>\$327,528 81</u>
Deduct those expired and marked off as terminated.....	13,093,450	184,622 16
In force at the end of the year.....	<u>\$10,824,930</u>	<u>\$142,906 65</u>
Deduct amount re-insured.....	163,570	2,498 92
Net amount in force December 31, 1887.....	<u>\$10,661,360</u>	<u>\$140,407 73</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,118,310	\$122,036 00
More than <i>one</i> and not more than <i>three</i> years to run.....	1,543,050	18,371 73
Net amount in force December 31, 1887.....	<u>\$10,661,360</u>	<u>\$140,407 73</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,262,978 21
Total losses paid from organization to date.....	1,718,379 74
Total losses incurred during the year.....	95,877 52
Total cash dividends declared since the company commenced business..	212,600 00
Total dividends declared payable in stock from organization.....	<u>50,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,763,600 00
Premiums received, fire.....	28,227 21
Losses paid, fire.....	18,158 84
Losses incurred, fire.....	<u>16,475 60</u>



## AMAZON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, Ohio; commenced business October, 1871; commenced business in Illinois November 10, 1871.]

GAZZAM GANO, PRESIDENT.

J. H. BEATTIE, SECRETARY.

E. S. WALKER, ATTORNEY IN ILLINOIS, AT SPRINGFIELD.

## CAPITAL.

Capital stock authorized .....	\$300,000 00
Capital stock paid up in cash .....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....		\$91,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....		32,205 90
Interest due and accrued on bond and mortgage loans .....		1,147 77
Total value of mortgaged premises .....	\$173,867 00	
Market value of United States bonds owned by the company, par value .....	31,100 00	39,186 00
Market value of other stocks and bonds owned by the company, viz: .....		155,810 00
Stocks.	Par value.	Market value.
Cincinnati Street Railway Co. ....	\$18,000 00	\$18,180 00
Cincinnati Gas Light and Coke Co. ....	30,000 00	54,000 00
Little Miami R. R. Co. ....	15,000 00	24,600 00
Cincinnati, Hamilton and Dayton R. R. ....	25,000 00	17,750 00
Metropolitan National Bank. ....	10,000 00	12,500 00
Third National Bank. ....	9,000 00	12,780 00
Merchants' National Bank. ....	5,000 00	7,000 00
Queen City National Bank. ....	5,000 00	3,750 00
Norton Iron Works Co. ....	5,000 00	3,750 00
Belfonte Iron Works Co. ....	1,500 00	1,500 00
	\$123,500 00	\$155,810 00
Amount loaned on stocks and bonds as collateral .....		171,712 50
Market value of collaterals .....	\$223,039 50	
Cash on hand and in bank .....		27,895 23
Gross premiums in course of collection not more than three months due .....		38,903 52
Bills receivable, not matured, taken for fire, marine and inland risks .....		1,093 31
All other property, viz: Rents due and accrued, \$1,035.00; due from other companies, \$641.84 .....		1,676 84
Total .....		\$561,136 07
Less special deposit to secure liabilities in Georgia .....		31,500 00
Aggregate amount of all available assets .....		\$529,636 07

## LIABILITIES.

Net amount of unpaid losses .....		\$40,434 42
Unearned premiums at 50 per cent. on fire risks under one year .....	\$92,602 67	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	60,861 25	
Amount of unearned premiums on all outstanding risks .....		153,463 92
Cash dividends unpaid .....		759 90
All other demands against the company, viz: Due other insurance companies .....		578 47
Total .....		\$195,236 71
Less liabilities secured by special deposits, unearned premiums .....		2,718 00
Gross liabilities, except capital stock .....		\$192,518 71

Surplus as regards policyholders.....	\$337,117 36
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	<u>\$37,117 36</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$282,098 20
Deduct re-insurance, rebate and return premiums.....	50,235 03
Net cash received for premiums during the year.....	\$231,863 17
Interest on bonds and mortgages.....	3,360 86
Interest and dividends from all other sources.....	18,078 35
Income from all other sources.....	1,744 06
Received during the year, in cash.....	<u>\$255,046 44</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$151,702 37
Cash dividends paid.....	17,515 20
Commissions and brokerage.....	49,668 62
Salaries, fees and wages.....	18,376 50
State, national and local taxes.....	5,679 35
All other payments.....	17,738 50
Expenditures during the year, in cash.....	<u>\$260,680 54</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$18,285,223	\$262,847 62
Written or renewed during the year.....	21,778,478	292,121 49
Total.....	\$40,063,701	\$554,969 11
Deduct those expired and marked off as terminated.....	16,946,254	239,114 06
In force at the end of the year.....	\$23,117,447	\$315,855 05
Deduct amount re-insured.....	1,503,685	22,056 60
Net amount in force December 31, 1887.....	<u>\$21,613,762</u>	<u>\$293,798 45</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$12,353,203	\$185,205 34
More than <i>one</i> and not more than <i>three</i> years to run.....	6,808,139	75,562 37
More than three years to run .....	2,453,420	33,050 74
Net amount in force December 31, 1887.....	<u>\$21,613,762</u>	<u>\$293,798 45</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,987,031 64
Total losses paid from organization to date.....	3,473,815 36
Total losses incurred during the year .....	172,968 61
Total cash dividends declared since the company commenced business..	<u>288,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,848,884 00
Premiums received, fire.....	24,372 05
Losses paid, fire.....	21,278 30
Losses incurred, fire.....	<u>20,696 24</u>

## AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Newark, N. J.; commenced business April 1, 1846; commenced business in Illinois July 3, 1873.]

F. H. HARRIS, PRESIDENT.

JAMES H. WORDEN, SECRETARY.

GEORGE W. MONTGOMERY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$600,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$356,764 36
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	918,726 75
Loans on bond and mortgage upon which more than one year's interest is due .....	2,000 00
Interest due and accrued on bond and mortgage loans .....	17,214 06
Total value of mortgaged premises .....	\$2,300,100 00
Market value of United States bonds owned by the company, par value .....	425,000 00
Cash on hand and in bank .....	533,375 00
Interest due and accrued on stocks not included in market value .....	52,584 43
Gross premiums in course of collection not more than three months due .....	5,000 00
All other property, viz: rents due and accrued .....	21,926 11
	4,296 30

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$1,469 79
American Insurance Company stock .....	70,000 00
Total .....	\$71,469 79

Aggregate amount of all available assets .....	\$1,911,887 01
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## LIABILITIES.

Net amount of unpaid losses .....	\$29,625 60
Unearned premiums at 50 per cent on fire risks under one year .....	\$150,224 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	191,349 11
Amount of unearned premiums on all outstanding risks .....	341,573 72
Cash dividends to stockholders unpaid .....	4,667 70
Cash dividends to policyholders remaining unpaid .....	6,023 00
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers .....	3,890 68
Gross liabilities, except capital stock .....	\$985,780 70
Surplus as regards policyholders .....	\$1,526,106 31
Amount of capital stock paid up .....	600,000 00
Surplus over paid up capital .....	\$926,106 31

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$495,153 98	
Deduct re-insurance, rebate and return premiums .....	85,478 21	
Net cash received for premiums during the year .....		\$409,675 77
Interest on bonds and mortgages .....		43,307 98
Interest and dividends from all other sources .....		27,000 00
Income from all other sources .....		9,379 38
Received during the year, in cash .....		<u>\$489,363 13</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$190,795 39
Cash dividends paid to stockholders .....	67,273 00
Cash dividends paid to policyholders .....	5,453 00
Commissions and brokerage .....	64,394 41
Salaries, fees and wages .....	40,860 08
State, national and local taxes .....	15,881 11
All other payments .....	36,406 55
Expenditures during the year, in cash .....	<u>\$421,063 54</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$63,484,638	\$582,705 73
Written or renewed during the year .....	70,703,464	498,020 50
Total .....	\$134,188,102	\$1,080,726 23
Deduct those expired and marked off as terminated .....	54,328,994	396,869 10
In force at the end of the year .....	\$79,859,108	\$683,857 13
Deduct amount re-insured .....	5,751,129	39,460 73
Net amount in force December 31, 1887 .....	<u>\$74,107,979</u>	<u>\$644,396 40</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$36,085,606	\$300,449 22
More than <i>one</i> and not more than <i>three</i> years to run .....	26,797,879	224,676 54
More than three years to run .....	11,224,494	119,470 64
Net amount in force December 31, 1887 .....	<u>\$74,107,979</u>	<u>\$644,596 40</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$5,403,139 65
Total losses paid from organization to date .....	1,816,092 91
Total losses incurred during the year .....	199,746 50
Total cash dividends declared since the company commenced business .....	1,539,795 26
Total dividends declared payable in stock from organization .....	<u>600,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$5,599,656 00
Premiums received, fire .....	45,442 78
Losses paid, fire .....	13,069 58
Losses incurred, fire .....	<u>13,922 05</u>



## AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business June, 1818; commenced business in Illinois, November 1, 1880.]

FRANCIS PEABODY, PRESIDENT.

J. W. FIELD, SECRETARY.

ROCKWOOD W. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	<u>300,000 00</u>

## ASSETS.

Market value of stocks and bonds owned by the company, viz:..... \$476,718 50

Stock.	Par value.	Market value.
Old Boston National Bank.....	\$22,200 00	\$25,863 00
Columbia National Bank.....	20,000 00	25,600 00
National Eagle Bank.....	4,500 00	4,567 50
Globe National Bank.....	17,000 00	15,810 00
Hamilton National Bank.....	14,200 00	17,324 00
New England National Bank.....	6,200 00	9,114 00
Suffolk National Bank.....	10,000 00	11,500 00
State National Bank.....	15,200 00	17,480 00
National Union Bank.....	28,000 00	39,690 00
Merchants' National Bank.....	10,000 00	13,987 50
Tremont National Bank.....	5,600 00	5,656 00
Washington National Bank.....	6,900 00	8,349 00
Boston and Albany R. R.....	46,200 00	91,245 00
Boston and Lowell R. R.....	6,500 00	10,367 50
Old Colony R. R.....	20,000 00	35,500 00
Merrimack Manufacturing Co.....	8,000 00	9,040 00
Bonds.		
Boston and Albany R. R., 7s.....	35,000 00	38,500 00
Chicago, Burlington and Quincy R. R., 4s...	50,000 00	45,750 00
Eastern R. R., 6s.....	20,000 00	23,500 00
Chicago, Milwaukee and St. Paul R. R., 6s...	25,000 00	27,875 00

\$370,500 00      \$476,718 50

Amount loaned on stocks and bonds as collateral.....	49,306 25
Market value of collaterals.....	\$66,062 50
Cash on hand and in bank.....	18,601 86
Interest due and accrued on stocks and bonds not included in market value.....	3,004 16
Interest due and accrued on collateral loans.....	983 90
Gross premiums in course of collection not more than three months due.	4,478 06
Bills receivable, not matured, taken for fire, marine and inland risks.....	24,238 78
All other property, viz: additional premiums due on marine risks ended, \$1,636.81; bank tax due from the State, \$7,500.00.....	9,136 81

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$1,226 32
Aggregate amount of all available assets.....	<u>\$586,468 32</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$15,761 29
Unearned premiums at 50 per cent. on fire risks under one year.....	\$46,301 24	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	36,709 54	
Unearned premiums at 100 per cent. on marine risks.....	41,588 14	
Amount of unearned premiums on all outstanding risks.....		124,598 92
Cash dividends unpaid.....		436 00
Due and accrued for salaries and other miscellaneous expenses.....		2,175 24
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$637.00; return premiums, \$72.41; due for re-insurance, \$1,186.52.....		1,895 93
Gross liabilities, except capital stock.....		\$144,867 38
Surplus as regards policyholders.....		\$441,600 94
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		\$141,600 94

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$154,591 25	\$71,568 52	
Deduct re-insurance, rebate and return premiums.....	23,157 27	7,757 58	
Net cash received for premiums during the year.....	\$131,433 98	\$63,810 94	\$195,244 92
Interest on bonds and mortgages.....			380 62
Interest and dividends from all other sources.....			23,505 71
Received during the year in cash.....			\$219,131 25

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$82,912 53	
Net amount paid for marine and inland losses.....	49,476 39	\$132,388 92
Cash dividends paid.....		24,179 00
Commissions and brokerage.....		31,989 28
Salaries, fees and wages.....		16,247 09
State, national and local taxes.....		8,392 65
All other payments.....		10,953 94
Expenditures during the year, in cash.....		\$224,150 88

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,595,859	\$164,269 61
Written or renewed during the year.....	15,085,368	149,067 35
Total.....	\$30,681,227	\$313,336 96
Deduct those expired and marked off as terminated.....	14,526,609	138,286 37
In force at the end of the year.....	\$16,154,618	\$175,050 59
Deduct amount re-insured.....	1,284,320	13,673 84
Net amount in force December 31, 1887.....	\$14,870,298	\$161,379 75

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$8,212,242	\$92,602 48
More than <i>one</i> and not more than <i>three</i> years to run.....	2,339,305	24,946 55
More than three years to run.....	4,318,751	43,830 72
Net amount in force December 31, 1887.....	\$14,870,298	\$161,379 75

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$2,741,383	\$52,154 89
Written during the year .....	3,080,938	42,998 43
Total .....	\$5,822,321	\$95,153 32
Deduct those expired and marked off as terminated.....	3,497,780	53,163 55
In force December 31, 1887.....	\$2,324,541	\$41,989 77
Deduct amount re-insured.....	18,453	401 63
Net amount in force.....	\$2,306,088	\$41,588 14

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,367,000 00
Total losses paid from organization to date.....	6,568,800 00
Total losses incurred during the year.....	128,730 65
Total cash dividends declared since the company commenced business...	2,724,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$2,242,151 00
Premiums received, fire .....	20,386 59
Losses paid, fire.....	4,242 53
Losses incurred, fire.....	4,462 53

## AMERICAN CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at St. Louis, Mo.; commenced business February, 1853; commenced business in Illinois March 31, 1870.]

GEORGE T. CRAM, PRESIDENT.

CHARLES CHRISTENSEN, SECRETARY.

L. H. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$601,000 00
Capital stock paid up in cash. ....	600,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$285,982 44
Market value of stocks and bonds owned by the company, viz:.....	717,000 00

## Bonds.

Par value. Market value.

State of Missouri, 6s.....	\$336,000	\$353,000
Missouri Pacific Ry., 1st mortgage, 6s.....	51,000	52,000
Missouri Pacific Ry., 2d mortgage, 7s.....	25,000	27,000
North Missouri Ry., 1st mortgage, 7s.....	25,000	28,000
St. Louis County Park, 6s.....	15,000	18,000
Hydraulic Press Co.'s, 6s.....	20,000	20,000
Madison County Ferry, 7s.....	4,000	4,000
South Pacific Ry., 1st mortgage, 6s.....	3,000	3,000
Pierce City, Mo., School, 6s.....	2,800	3,000
Lafayette Co., Funding, 6s.....	2,000	2,000
Marion Co., Mo., Funding, 6s.....	1,000	1,000

## Stocks.

Bank of Commerce, St. Louis, .....	24,100	111,000
Commercial Bank, St. Louis, .....	10,000	32,500
Third National Bank, St. Louis, .....	13,000	14,500

Mechanics' Bank, St. Louis, .....	\$11,100	\$14,500	
Boatmen's Savings Bank, St. Louis, .....	10,000	12,000	
St. Louis National Bank, St. Louis, .....	5,000	6,500	
St. Louis Gas Trust, St. Louis, .....	22,000	15,000	
	<u>\$50,000</u>	<u>\$57,000</u>	
Amount loaned on stocks and bonds as collateral .....			90,000 00
Market value of collaterals .....		\$130,305 00	
Cash on hand and in bank .....			53,838 45
Gross premiums in course of collection not more than three months due, .....			82,676 88
Aggregate amount of all available assets .....			<u>\$1,229,497 77</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$55,723 65	
Unearned premiums at 50 per cent. on fire risks under one year .....		\$201,955 54	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....		185,067 76	
Amount of unearned premiums on all outstanding risks .....			387,023 30
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....			12,401 53
Gross liabilities, except capital stock .....			<u>\$455,148 48</u>
Surplus as regards policyholders .....			\$774,349 29
Amount of capital stock paid up .....			600,000 00
Surplus over paid up capital .....			<u>\$174,349 29</u>

## INCOME DURING THE YEAR.

		From fire risks.	
Premiums collected during the year .....	\$646,905 19		
Deduct re-insurance, rebate and return premiums .....	93,269 61		
Net cash received for premiums during the year .....		\$553,635 58	
Interest and dividends from all other sources .....		49,030 04	
Income from all other sources .....		6,213 76	
Received during the year, in cash .....			<u>\$608,879 38</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....		\$855,909 16	
Cash dividends paid .....		57,000 00	
Commissions and brokerage .....		74,860 16	
Salaries, fees and wages .....		48,852 09	
State, national and local taxes .....		10,087 97	
All other payments .....		70,591 48	
Expenditures during the year, in cash .....			<u>\$617,300 86</u>

## RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year ..	\$55,975,170	\$727,295 31	
Written or renewed during the year .....	51,494,606	659,533 60	
Total .....	<u>\$107,469,776</u>	<u>\$1,386,828 91</u>	
Deduct those expired and marked off as terminated. ....	46,909,088	608,124 91	
In force at the end of the year .....	\$60,560,688	\$778,704 00	
Deduct amount re-insured .....	2,665,395	58,998 80	
Net amount in force December 31, 1887 .....	<u>\$57,895,293</u>	<u>\$739,705 20</u>	

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$31,346,589	\$403,911 08	
More than <i>one</i> and not more than <i>three</i> years to run .....	17,194,061	199,367 99	
More than three years to run .....	9,354,643	136,426 13	
Net amount in force December 31, 1887 .....	<u>\$57,895,293</u>	<u>\$739,705 20</u>	



## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$10,119,454 41
Total losses paid from organization to date.....	5,318,004 05
Total losses incurred during the year.....	357,682 06
Total cash dividends declared since the company commenced business..	720,972 40
Total dividends declared payable in stock from organization .....	81,250 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$8,545,242 00
Premiums received, fire .....	97,142 90
Losses paid, fire.....	49,167 13
Losses incurred, fire .....	51,043 19

## AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business March 12, 1810; commenced business in Illinois, October 18, 1872.]

THOMAS H. MONTGOMERY, PRESIDENT.

RICHARD MARIS, SECRETARY.

CHARLES E. BLIVEN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$232,695 13
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	894,539 50
Interest due and accrued on bond and mortgage loans.....	13,364 69
Total value of mortgaged premises.....	\$1,955,678 00
Market value of United States bonds owned by the company, par value.....	120,000 00
Market value of other stocks and bonds owned by the company, viz:.....	135,337 50
	893,159 78

## Bonds.

## Par value. Market value.

Philadelphia and Reading R. R., 1st mort....	\$20,000	\$22,100 00
Northern Pacific R. R. Co., 68.....	40,000	47,350 00
N. Y., Lackawanna and Western R. R., 68....	50,000	64,500 00
Pennsylvania Car Trust.....	50,000	50,625 00
Steubenville and Indiana R. R., 1st mort., 54	50,000	54,250 00
Railway Car Trust of Pa.....	1,000	1,012 50
N. Y. and Pacific Car Trust Co., series "A," 78	3,000	2,700 00
N. Y. and Pacific Car Trust Co., series "D," 78	20,000	18,000 00
Schuykill Navigation Co., 1st mort., 68.....	12,000	10,200 00
Pennsylvania R. R. Co. consol. mort., 68....	20,000	24,000 00
Philadelphia R. R. Co. general mort., 68....	42,000	55,800 00
Philadelphia, Wilmington and Baltimore R. R., 68.....	10,000	11,200 00

Bonds.	Par value.	Market value.
Belt Road and Stock Yard Co., 6s .....	\$20,000	\$21,120 00
Chicago and Western Indiana R. R., 1st mort., 6s.....	30,000	33,118 20
N. Y. and Long Branch R. R. Co., 5s .....	15,000	15,062 50
Philadelphia and Erie R. R. Co., 5s .....	20,000	22,000 00
Susquehanna Canal Co., 6s.....	7,000	1,960 00
Shamokin Valley and Pottsville R. R., 1st mort., 7s.....	20,000	25,000 00
Philadelphia & Reading R. R., gen. mort., 7s.....	125,000	140,000 00
Philadelphia & Reading R. R., scrip.....	2,100	1,680 00
North Pennsylvania R. R., 7s.....	50,000	66,000 00
Virginia and Tennessee R. R., 5s.....	25,000	27,500 00
State of Georgia, 4½s.....	25,000	26,941 92
Lehigh Coal and Navigation Co., 6s.....	20,000	22,800 00
Delaware and Chesapeake R. R., 4s.....	5,000	4,491 66
Huntingdon & Broad Top Mountain R. R., 5s.....	10,000	10,100 00
Borough of Bellefont, Pa., 7s.....	500	550 00
Corning, Cowanesque & Antrim R. R., 6s.....	20,000	22,000 00
Philadelphia and Reading R. R., 5s.....	500	460 00
Lehigh Valley R. R., 6s.....	51,000	65,535 00
Mortgage Trust Co. debenture, 5s.....	25,000	25,000 00
	\$789,100	\$893,159 78
Amount loaned on stocks and bonds as collateral.....		84,900 00
Market value of collaterals.....	\$120,321 25	
Cash on hand and in bank.....		102,345 79
Interest due and accrued on collateral loans.....		2,030 93
Net premiums in course of collection not more than three months due.....		35,154 49
All other property, viz: rents due and accrued, \$1,174.96; ground rents, well secured, \$7,253.34.....		8,428 30
Total.....		\$2,401,956 11
Less special deposits to secure liabilities in Georgia and Oregon.....		86,634 92
Aggregate amount of all available assets.....		\$2,315,321 19

## LIABILITIES.

Net amount of unpaid losses.....	\$181,405 89
Unearned premiums at 50 per cent. on fire risks under one year.....	\$532,841 69
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	360,988 98
Amount of unearned premiums on all outstanding risks.....	893,830 67
Amount reclaimable on perpetual fire insurance policies.....	412,397 27
Cash dividends unpaid.....	75 00
All other demands against the company.....	2,760 00
Total.....	\$1,490,378 83
Less liabilities secured by special deposits, unearned premiums.....	10,713 25
Gross liabilities, except capital stock.....	\$1,479,665 58
Surplus as regards policyholders.....	\$835,655 61
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$335,655 61

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,610,472 51
Deduct re-insurance, rebate and return premiums.....	242,209 11
Net cash received for premiums during the year.....	\$1,368,263 40
Interest on bonds and mortgages.....	38,611 27
Interest and dividends from all other sources.....	52,949 87
Income from all other sources.....	23,080 95
Deposit premiums received on perpetual fire risks.....	\$46,872 92
Received during the year in cash.....	\$1,482,845 49

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$874,880 63
Cash dividends paid.....	50,910 00
Commission and brokerage.....	261,053 28
Salaries, fees and wages.....	187,426 40
State, national and local taxes.....	33,233 88
All other payments.....	8,268 82
Deposit premiums returned on perpetual fire risks.....	\$8,886 17
Expenditures during the year, in cash.....	<u>\$1,415,773 01</u>

RISKS AND PREMIUMS.  
(Excluding Perpetuals.)

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$114,734,714	\$1,462,019 91
Written or renewed during the year.....	132,436,688	1,612,822 64
Total.....	\$247,171,402	\$3,074,842 55
Deduct those expired and marked off as terminated. ....	105,873,527	1,330,851 61
In force at the end of the year.....	\$141,297,875	\$1,743,990 94
Deduct amount re-insured.....	4,789,885	65,692 52
Net amount in force December 31, 1887.....	<u>\$136,507,990</u>	<u>\$1,678,298 42</u>

RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$86,459,020	\$1,131,375 89
More than <i>one</i> and not more than <i>three</i> years to run.....	32,735,014	347,679 21
More than three years to run.....	22,103,841	264,935 44
Net amount in force December 31, 1887.....	<u>\$141,297,875</u>	<u>\$1,743,990 54</u>

PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$15,125,212	\$407,568 24
Perpetual risks written during the year.....	1,697,858	46,872 92
Total.....	\$16,823,070	\$454,441 16
Deduct those marked off as canceled.....	288,544	8,886 17
In force December 31, 1887.....	<u>\$16,534,526</u>	<u>\$445,554 99</u>

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$14,002,522 74
Total losses paid from organization to date.....	8,112,574 35
Total losses incurred during the year.....	916,193 80
Total cash dividends declared since the company commenced business..	<u>2,370,975 50</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$9,065,327 00
Premiums received, fire.....	100,536 06
Losses paid, fire.....	66,666 54
Losses incurred, fire.....	<u>85,236 97</u>





## LIABILITIES.

Net amount of unpaid losses.....		\$31,690 97
Unearned premiums at 50 per cent. on fire risks under one year.....	\$127,133 08	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	99,117 62	
Amount of unearned premiums on all outstanding risks.....		226,250 70
Principal unpaid on scrip or certificates of profits, ordered redeemed.....		2,384 00
Interest due and declared, remaining unpaid or uncalled for.....		8,452 46
Due for rent.....		2,250 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$5,251.60; return premiums, \$638.07.....		5,889 67
Gross liabilities, except capital stock.....		\$276,917 80
Surplus as regards policyholders.....		\$1,010,794 25
Amount of capital stock paid up.....		400,000 00
Surplus over paid up capital.....		\$610,794 25

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$460,655 07	
Deduct re-insurance, rebate and return premiums.....	99,224 44	
Net cash received for premiums during the year.....		\$361,430 63
Interest on bonds and mortgages.....		3,313 62
Interest and dividends from all other sources.....		44,391 72
Income from all other sources.....		853 39
Received during the year, in cash.....		\$409,899 36

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$185,760 47
Cash dividends paid.....		40,000 00
Scrip or certificates of profits redeemed in cash and interest paid to scrip-holders.....		10,356 48
Commissions and brokerage.....		50,103 84
Salaries, fees and wages.....		44,287 03
State, national and local taxes.....		6,410 74
All other payments.....		45,190 31
Expenditures during the year, in cash.....		\$412,108 87

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$69,219 607	\$385,751 85
Written or renewed during the year.....	96,016,767	473,180 48
Total.....	\$165,236,374	\$858,932 33
Deduct those expired and marked off as terminated.....	78,110,783	361,367 23
In force at the end of the year.....	\$87,125,591	\$497,565 10
Deduct amount re-insured.....	12,423,468	72,249 98
Net amount in force December 31, 1887.....	\$74,702,123	\$425,315 12

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$42,154,529	\$254,266 16
More than <i>one</i> and not more than <i>three</i> years to run.....	28,686,918	132,99 48
More than three years to run.....	3,860,676	38,059 48
Net amount in force December 31, 1887.....	\$74,702,123	\$425,315 12

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,295,710 00
Total losses paid from organization to date.....	1,799,201 00
Total losses incurred during the year.....	295,457 74
Total cash dividends declared since the company commenced business..	1,158,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,149,027 00
Premiums received, fire.....	26,786 05
Losses paid, fire.....	16,188 43
Losses incurred, fire.....	21,788 43

## ANGLO-NEVADA ASSURANCE CORPORATION.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business December 1, 1885; commenced business in Illinois May 7, 1886.]

LOUIS SLOSS, PRESIDENT.

Z. P. CLARK, SECRETARY.

LEWIS H. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$2,000,000 00
Capital stock paid up in cash.....	2,000,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$637,500 00
Interest due and accrued on bond and mortgage loans.....	25,806 29
Total value of mortgaged premises.....	\$1,880,000 00
Market value of United States bonds owned by the company, par value.....	50,000 00
Market value of other stocks and bonds owned by the company, viz:.....	1,522,050 00
Bonds. Par value. Market value.	
S. P. R. R. of Arizona, 6s.....	\$1,390,000 00 \$1,522,050 00
Cash on hand and in bank.....	121,403 54
Interest due and accrued on stocks not included in market value.....	1,437 50
Gross premiums in course of collection not more than three months due.	124,546 98
All other property, viz: Due for re-insurance on losses paid.....	2,588 87
Total.....	\$2,497,833 18
Less special deposit to secure liabilities in Oregon.....	62,500 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$19,786 02
Aggregate amount of all available assets.....	\$2,435,333 18

## LIABILITIES.

Net amount of unpaid losses.....		\$47,069 97
Unearned premiums at 50 per cent. on fire risks under one year.....	\$330,576 41	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	93,628 64	
Unearned premiums at 50 per cent. on inland navigation risks.....	29,408 50	
Unearned premiums at 50 per cent. on marine risks.....	1,697 11	
Amount of unearned premiums on all outstanding risks.....		455,310 66
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$3,872.89; return premiums, \$7,509.16.....		11,382 05
Total.....		\$513,762 68
Less liabilities secured by special deposits (unearned premiums).....		2,828 92
Gross liabilities, except capital stock.....		\$510,933 76
Surplus as regards policyholders.....		\$1,924,399 42
Amount of capital stock paid up.....	\$2,000,000 00	
Amount of net available assets.....	1,924,399 42	
Impairment of capital.....	\$75,600 58	

## INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.	
Premiums collected during the year.....	\$1,160,338 90	\$209,361 36	
Deduct re-insurance, rebate and return premiums.....	320,158 41	94,837 55	
Net cash received for premiums during the year.....	840,180 49	114,523 81	\$954,704 30
Interest on bonds and mortgages.....			12,327 37
Interest and dividends from all other sources.....			83,741 83
Received during the year, in cash.....			\$1,050,773 50

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$371,980 50	
Net amount paid for marine and inland losses.....	71,314 86	\$443,295 36
Cash dividends paid.....		90,000 00
Commissions and brokerage.....		205,874 68
Salaries, fees and wages.....		53,381 15
State, national and local taxes.....		83,696 60
All other payments.....		65,524 40
Expenditures during the year, in cash.....		\$941,772 19

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$18,261,873	\$288,791 88
Written or renewed during the year.....	84,301,805	1,182,556 30
Total.....	\$102,563,678	\$1,471,348 18
Deduct those expired and marked off as terminated.....	42,053,528	587,702 97
In force at the end of the year.....	\$60,510,150	\$883,645 21
Deduct amount re-insured.....	6,786,945	100,446 48
Net amount in force December 31, 1887.....	\$53,723,205	\$783,198 73

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$44,803,230	\$661,152 67
More than <i>one</i> and not more than <i>three</i> years to run.....	7,202,588	99,250 37
More than three years to run.....	1,717,387	22,785 69
Net amount in force December 31, 1887.....	\$53,723,205	\$783,198 73

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$1,803,078	\$38,045 88
Written during the year.....	22,075,712	215,898 43
Total.....	\$23,878,790	\$253,944 31
Deduct those expired and marked off as terminated.....	20,746,391	196,791 40
In force December 31, 1887.....	\$3,132,399	\$57,152 91
Deduct amount re-insured.....	1,295,364	24,350 18
Net amount in force.....	\$1,837,035	\$32,802 73

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,634,969 23
Total losses paid from organization to date.....	544,900 82
Total losses incurred during the year.....	465,020 25
Total cash dividends declared since the company commenced business..	90,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,163,371 00
Premiums received, fire.....	40,857 03
Losses paid, fire.....	32,305 67
Losses incurred, fire.....	36,305 67

## ARMENIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business May 15, 1872; commenced business in Illinois October 8, 1872.]

S. S. D. THOMPSON, PRESIDENT.

W. D. MCGILL, SECRETARY.

OAKLEY B. PELLET, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	250,000 00

## ASSETS.

Value of real estate owned by the company, unencumbered.....	\$30,828 74
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	189,189 81
Loans on bond and mortgage upon which more than one year's interest is due.....	7,500 00
Interest due and accrued on bond and mortgage loans.....	4,801 66
Total value of mortgaged premises.....	\$327,550 00
Market value of stocks and bonds owned by the company, viz.....	16,450 00
Par value	Market value.
Allegheny County riot loss bonds.....	\$14,000 00 \$14,350 00
Crescent Township school bonds.....	2,100 00 2,100 00
	\$16,100 00 \$16,450 00



Amount loaned on stocks and bonds as collateral.....	8,500 00
Market value of collaterals.....	\$9,500 00
Cash on hand and in bank.....	34,014 65
Gross premiums in course of collection not more than three months due.....	3,543 18
All other property, viz: rents due and accrued.....	304 15
Aggregate amount of all available assets .....	\$295,132 19

## LIABILITIES.

Net amount of unpaid losses.....	\$3,125 00
Unearned premiums at 50 per cent on fire risks under one year.....	\$12,447 14
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	15,192 88
Amount of unearned premiums on all outstanding risks.....	27,640 02
Cash dividends unpaid.....	572 00
Gross liabilities, except capital stock .....	\$31,337 02
Surplus as regards policyholders .....	\$263,795 17
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital .....	13,795 17

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$44,404 63	
Deduct re-insurance, rebate and return premiums.....	7,021 31	
Net cash received for premiums during the year .....		\$37,383 32
Interest on bonds and mortgages.....		14,574 79
Income from all other sources.....		2,764 79
Received during the year, in cash.....		\$54,722 90

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$30,321 47
Cash dividends paid.....	15,273 00
Commissions and brokerage.....	6,352 02
Salaries, fees and wages.....	5,590 00
State, national and local taxes.....	2,124 03
All other payments.....	4,204 05
Expenditures during the year, in cash .....	\$63,864 57

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$5,082,707	\$53,527 19
Written or renewed during the year.....	4,681,958	43,056 21
Total.....	\$9,764,665	\$101,583 40
Deduct those expired and marked off as terminated.....	4,674,697	44,882 46
In force at the end of the year.....	\$5,089,968	\$56,700 94
Deduct amount re-insured.....	58,614	747 83
Net amount in force December 31, 1887.....	\$5,031,354	\$55,953 11

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,371,648	\$24,894 29
More than <i>one</i> and not more than <i>three</i> years to run.....	2,718,320	31,805 65
Net amount in force December 31, 1887.....	\$5,089,968	\$56,700 94

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$776,491 34
Total losses paid from organization to date.....	385,882 90
Total losses incurred during the year.....	31,056 07
Total cash dividends declared since the company commenced business ..	270,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$705,886 00
Premiums received, fire.....	6,805 95
Losses paid, fire.....	2,043 15
Losses incurred, fire.....	3,918 15

## ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Providence, R. I.; commenced business June, 1852; commenced business in Illinois in 1885 and September, 1872.]

J. S. PARISH, PRESIDENT.

T. W. HAYWARD, SECRETARY.

R. J. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$156,180 26
Market value of stocks and bonds owned by the company, viz.....	84,998 00

## Stocks.

## Par value. Market value.

Weybosset National Bank, Providence.....	\$650 00	\$819 00
Merchants National Bank, Providence.....	10,000 00	13,800 00
Fourth National Bank, Providence.....	16,900 00	20,449 00
Industrial Trust Co., Providence.....	2,500 00	2,625 00
R. I. Safe Deposit Co., Providence.....	1,000 00	1,350 00
Chicago and Alton R. R. Co.....	14,300 00	19,305 00
Michigan Central R. R. Co.....	20,000 00	17,400 00

## Bonds.

Louisville, New Albany & Chicago, consols.....	10,000 00	9,250 00
	\$75,350 00	\$84,998 00

Cash on hand and in bank.....	2,711 83
Gross premiums in course of collection not more than three months due.....	3,142 12
All other property, viz: rents due and accrued.....	2,581 00

Aggregate amount of all available assets.....	\$249,613 21
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## LIABILITIES.

Net amount of unpaid losses.....		\$3,173 72
Unearned premiums at 50 per cent. on fire risks under one year.....	\$15,745 65	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	3,247 83	
Unearned premiums at 100 per cent. on marine risks.....	100 00	
Amount of unearned premiums on all outstanding risks.....		19,093 48
Cash dividends unpaid.....		12 00
Due and accrued for salaries and other miscellaneous expenses.....		200 00
Due and to become due for borrowed money.....		20,000 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....		707 69
Gross liabilities, except capital stock.....		\$43,186 89
Surplus as regards policyholders.....		\$206,426 32
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$6,426 32

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$40,862 80	\$1,002 84	
Deduct re-insurance, rebate and return premiums.....	4,832 84	544 82	
Net cash received for premiums during the year.....	\$36,029 96	\$458 02	\$36,487 98
Interest and dividends from all sources.....			3,685 27
Income from all other sources.....			10,893 13
Received during the year in cash.....			\$51,066 38

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$36,687 36
Cash dividends paid.....	6,113 33
Commissions and brokerage.....	6,373 32
Salaries, fees and wages.....	8,782 31
State, national and local taxes.....	1,331 67
All other payments.....	4,955 42
Expenditures during the year, in cash.....	\$64,243 41

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,838,385	\$47,172 51
Written or renewed during the year.....	3,493,108	40,020 65
Total.....	\$7,331,493	\$87,193 16
Deduct those expired and marked off as terminated.....	4,127,721	48,061 02
In force at the end of the year.....	\$3,203,772	\$39,132 14
Deduct amount re-insured.....	122,243	1,625 61
Net amount in force December 31, 1887.....	\$3,081,529	\$37,506 53

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,554,139	\$31,491 31
More than <i>one</i> and not more than <i>three</i> years to run.....	112,900	1,349 14
More than three years to run.....	414,490	4,666 08
Net amount in force December 31, 1887.....	\$3,081,529	\$37,506 53
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,490	\$102 45
Written during the year.....	320,712	916 21
Total.....	\$323,202	\$1,018 66
Deduct those expired and marked off as terminated.....	315,436	866 00
In force December 31, 1887.....	\$7,766	\$152 66
Deduct amount re-insured.....	5,766	52 66
Net amount in force.....	\$2,000	\$100 00

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,542,326 93
Total losses paid from organization to date.....	2,579,891 25
Total losses incurred during the year.....	97,295 27
Total cash dividends declared since the company commenced business..	499,000 00
Total dividends declared payable in stock from organization.....	50,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$900,750 00
Premiums received, fire.....	8,757 33
Losses paid, fire.....	7,036 38
Losses incurred, fire.....	8,327 95

## BOATMAN'S FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Pittsburgh, Pa.; commenced business May 23, 1865; commenced business in Illinois February 8, 1878.]

OLIVER P. SCAIFE, PRESIDENT.

HENRY H. SCHENCK, SECRETARY.

C. R. HOPKINS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$65,875 36
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	56,822 72
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,509.00 is in process of foreclosure) .....	1,509 00
Interest due and accrued on bond and mortgage loans.....	678 42
Total value of mortgaged premises .....	\$158,000 00
Market value of stocks and bonds owned by the company, viz.....	223,022 00

## Stocks.

Par value. Market value.

Erie and Pittsburgh R. R. Co.....	\$15,000 00	\$16,500 00
Merchants' and Manufacturers' National Bank.....	2,500 00	2,850 00
Exchange National Bank.....	5,450 00	8,720 00
Pittsburgh, Allegheny & Manchester Ry. Co.....	5,800 00	9,280 00
Citizens' National Bank.....	4,650 00	5,673 00
Iron City National Bank.....	2,000 00	3,600 00
People's Savings Bank.....	1,300 00	2,106 00
Safe Deposit Co.....	10,000 00	12,400 00
Monongahela Water Co.....	1,150 00	2,047 00

## Bonds.

Pittsburgh, Cincinnati & St. Louis R. R.....	53,000 00	63,070 00
City of Pittsburgh.....	18,000 00	23,715 00
Allegheny Valley R. R.....	12,000 00	14,040 00
Erie & Pittsburgh R. R.....	5,000 00	5,750 00
Pittsburgh, Allegheny & Manchester R. R....	2,500 00	2,825 00
Pittsburgh, Allegheny & Manchester R. R....	6,000 00	6,720 00
Point Bridge Co.....	1,700 00	1,751 00



Bonds.	Par value.	Market value.	
Liberty School sub-district .....	\$2,000 00	\$2,190 00	
North Side Bridge Co. ....	18,000 00	20,700 00	
Connellsville Water Co. ....	5,000 00	5,250 00	
Pittsburgh, Chartiers & Youghiogheny Ry. . .	5,000 00	5,125 00	
Allegheny County, 4s. ....	3,000 00	3,060 00	
City of Pittsburgh fire department loan.....	5,000 00	5,650 00	
	<u>\$184,050 00</u>	<u>\$223,022 00</u>	
Cash on hand and in bank.....			22,565 77
Gross premiums in course of collection not more than three months due.			29,240 23
Bills receivable, not matured, taken for fire, marine and inland risks.....			60 00
All other property, viz: rents due and accrued.....			<u>1,209 82</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$5,549 78	
Union Switch and Signal Co. stock.....	1,070 00	
Real estate .....	<u>4,094 73</u>	
Total.....	<u>\$10,714 51</u>	
Aggregate amount of all available assets.....		<u>\$400,983 32</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$31,593 68
Unearned premiums at 50 per cent. on fire risks under one year.....	\$82,677 03	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	32,606 28	
Unearned premiums at 50 per cent. on inland navigation risks .....	30 00	
Amount of unearned premiums on all outstanding risks.....		115,313 31
Due and accrued for salaries and other miscellaneous expenses .....		93 71
Due and to become due for borrowed money .....		<u>12,000 00</u>
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$2,819.51; commissions and other charges due and to become due to agents and brokers, \$5,979.05; re-insurance, \$86.78..		8,885 34
Gross liabilities, except capital stock .....		<u>\$167,886 04</u>
Surplus as regards policyholders .....		<u>\$233,097 28</u>
Amount of capital stock paid up .....	\$250,000 00	
Amount of net available assets.....	<u>233,097 28</u>	
Impairment of capital.....	<u>\$16,902 72</u>	

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$229,878 22	\$5,908 31	
Deduct re-insurance, rebate and return premiums.....	38,107 48	1,014 08	
Net cash received for premiums during the year.....	191,770 74	4,894 23	\$196,664 97
Interest on bond and mortgages .....			3,631 35
Interest and dividends from all other sources .....			12,205 07
Income from all other sources.....			<u>4,062 61</u>
Received during the year, in cash.....			<u>\$217,564 00</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$197,304 86	
Net amount paid for marine and inland losses.....	696 95	\$198,001 81
Commissions and brokerage.....		37,473 95
Salaries, fees and wages.....		12,717 19
State, national and local taxes.....		5,731 02
All other payments .....		<u>13,680 12</u>
Expenditures during the year, in cash .....		<u>\$267,604 09</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$16,308,202	\$236,915 32
Written or renewed during the year.....	17,375,581	235,364 70
Total.....	\$33,683,783	\$472,280 02
Deduct those expired and marked off as terminated.....	16,318,611	240,466 14
In force at the end of the year .....	\$17,365,172	\$231,813 88
Deduct amount re-insured.....	648,625	8,636 25
Net amount in force December 31, 1887.....	\$16,716,547	\$223,177 53

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$11,971,859	\$165,354 06
More than <i>one</i> and not more than <i>three</i> years to run.....	4,287,037	51,448 89
More than three years to run.....	457,651	6,374 58
Net amount in force December 31, 1887.....	\$16,716,547	\$223,177 53

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$2,995	\$103 22
Written during the year .....	930,515	5,670 90
Total.....	\$933,510	\$5,774 12
Deduct those expired and marked off as terminated.....	932,010	5,714 12
In force December 31, 1887.....	\$1,500	\$60 00

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,949,278 11
Total losses paid from organization to date .....	1,236,108 13
Total losses incurred during the year .....	168,127 83
Total cash dividends declared since the company commenced business..	219,607 50
Total dividends declared payable in stock from organization .....	112,500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,209,230 00
Premiums received, fire .....	13,475 25
Losses paid, fire.....	17,766 96
Losses incurred, fire .....	9,724 47

## BOSTON MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 20, 1874; commenced business in Illinois October 11, 1879.]

RANSUM B. FULLER, PRESIDENT.

THOMAS H. LORD, SECRETARY.

GEORGE L. McCURDY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$15,666 01
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	449,300 00
Interest due and accrued on bond and mortgage loans.....	1,394 53
Market value of United States bonds owned by the company, par value .....	\$100,000 00
Market value of other stocks and bonds owned by the company, viz.....	125,500 00
	808,315 38

Bonds.	Par value.	Market value.
Boston City.....	\$100,000 00	\$110,312 50
Bangor City.....	10,000 00	11,325 00
Boston and Albany R. R.....	20,000 00	22,050 00
Oregon Short Line.....	10,000 00	9,875 00
Chicago, Kansas and Western.....	15,000 00	11,625 00
Chicago, Burlington and Quincy.....	7,000 00	6,440 00
Louisville, Evansville and St. Louis, 6s.....	2,000 00	2,040 00

Stocks.	Par value.	Market value.
Atchison, Topeka and Santa Fe.....	115,000 00	111,750 00
Chicago, Burlington and Quincy.....	62,700 00	81,666 75
Iron R. R.....	29,700 00	22,275 00
Union Pacific.....	15,000 00	8,812 50
Manchester Mills.....	20,000 00	29,400 00
Atchison, Topeka and Santa Fe.....	20,000 00	20,000 00
Eliot National Bank.....	25,000 00	32,437 50
Merchandise National Bank.....	25,000 00	24,625 00
State National Bank.....	20,000 00	23,000 00
New England National Bank.....	15,000 00	21,975 00
First National Bank.....	10,000 00	22,175 00
National Bank of the Republic.....	15,000 00	20,700 00
National Revere Bank.....	15,000 00	18,750 00
Beverly National Bank, Beverly.....	12,600 00	17,514 00
Naumkeag National Bank, Salem.....	10,000 00	14,075 00
Atlantic National Bank.....	10,000 00	13,325 00
Globe National Bank.....	13,400 00	12,294 50
Hamilton National Bank.....	10,000 00	12,125 00
National Exchange Bank.....	10,000 00	12,500 00
Old Boston National Bank.....	10,000 00	11,600 00
Atlas National Bank.....	10,000 00	11,425 00
National Hide and Leather Bank.....	10,000 00	11,400 00
Howard National Bank.....	10,000 00	10,625 00
Suffolk National Bank.....	10,000 00	11,550 00
National Eagle Bank.....	10,000 00	10,125 00
Brookline National Bank.....	10,000 00	10,700 00
Lincoln National Bank.....	8,000 00	8,660 00
Merchants' National Bank, Salem.....	5,000 00	6,900 00
North National Bank.....	4,800 00	6,288 00
Mercantile National Bank, Salem.....	5,000 00	5,975 00
National Grand Bank, Marblehead.....	1,700 00	2,125 00
Railroad National Bank, Lowell.....	1,500 00	1,948 13
First National Bank, Salem.....	500 00	650 00
Merchants' National Bank.....	200 00	276 50
Tremont National Bank.....	5,000 00	5,000 00
	\$719,100 00	\$808,315 38

Amount loaned on stocks and bonds as collateral.....	*104,780 00
Market value of collaterals.....	\$169,951 00
Cash on hand and in bank.....	261,705 88
Interest due and accrued on stocks not included in market value.....	2,547 41
Interest due and accrued on collateral loans.....	1,596 93
Gross premiums in course of collection not more than three months due.....	170,607 16
Bills receivable, not matured, taken for fire, marine and inland risks.....	441,082 69
Aggregate amount of all available assets .....	\$2,382,495 99

## LIABILITIES.

Net amount of unpaid losses.....	\$315,315 00
Unearned premiums on inland navigation and on marine risks, computed according to Massachusetts laws.....	376,433 47
Gross liabilities, except capital stock.....	\$691,748 47
Surplus as regards policyholders.....	\$1,690,747 52
Amount of capital stock paid up.....	1,000,000 00
Surplus over paid up capital.....	\$690,747 52

## INCOME DURING THE YEAR.

	From marine and inland risks.	
Premiums collected during the year .....	\$1,225,227 31	
Deduct re-insurance, rebate and return premiums. ....	191,829 99	
Net cash received for premiums during the year.....		\$1,033,397 32
Interest on bonds and mortgages.....		72,281 61
Interest and dividends from all other sources..... )		
Received during the year, in cash.....		<u>\$1,105,678 93</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses.....	\$681,618 74
Cash dividends paid.....	100,000 00
Commissions and brokerage.....	49,279 39
Salaries, fees and wages .....	38,406 10
State, national and local taxes.....	17,887 35
All other payments .....	79,269 69
Expenditures during the year, in cash.....	<u>\$966,461 27</u>

## RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceeding year..	\$9,501,520	\$356,152 19
Written during the year .....	124,176,851	1,274,721 94
Total .....	\$133,678,371	\$1,630,874 13
Deduct those expired and marked off as terminated.....	123,328,588	1,232,648 19
In force December 31, 1887.....	\$10,349,783	\$398,225 94
Deduct amount re-insured.....	731,161	21,792 47
Net amount in force.....	<u>\$9,618,622</u>	<u>\$376,433 47</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$14,761,643 11
Total losses paid from organization to date.....	9,055,702 93
Total losses incurred during the year.....	928,748 69
Total cash dividends declared since the company commenced business..	<u>930,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken—marine and inland.....	\$33,212,428 00
Premiums received—marine and inland .....	92,971 67
Losses paid—marine and inland.....	68,944 06
Losses incurred—marine and inland.....	<u>132,296 52</u>



## BOYLSTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 8, 1873; commenced business in Illinois, February 1, 1876.]

JOSEPH W. BALCH, PRESIDENT.

WASHINGTON GLOVER, SECRETARY.

HERBERT DARLINGTON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$557,200 00
Capital stock paid up in cash .....	557,200 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$173,000 00
Interest due and accrued on bond and mortgage loans .....	3,219 02
Total value of mortgaged premises .....	\$322,300 00
Market value of United States bonds owned by the company, par value .....	51,000 00
Market value of other stocks and bonds owned by the company, viz: .....	54,570 00
	462,014 00

## Stocks.

Par value. Market value.

Merchants' National Bank .....	\$25,000	\$34,500
State National Bank .....	20,000	23,000
Merchandise National Bank .....	10,000	10,000
Republic National Bank .....	30,000	41,400
Washington National Bank .....	30,000	36,600
Columbian National Bank .....	30,000	38,100
Tremont National Bank .....	20,000	20,000
New England National Bank .....	1,700	2,499
Revere National Bank .....	6,700	8,375
Boston and Albany R. R. Co. ....	5,700	11,400
Boston and Providence R. R. Co. ....	30,000	72,900
Fitchburg R. R. Co. ....	35,000	32,550

## Bonds.

Old Colony R. R. Co., 4½s. ....	25,000	25,750
California Southern R. R. Co., 6s. ....	25,000	28,000
Chicago, Burlington and Quincy R. R., 4s. ....	30,000	29,400
Cedar Rapids and Mo. River R. R., 7s. ....	31,000	35,940
New England Mortgage Security Co. ....	10,000	10,000
City of Cairo .....	1,600	1,600

\$366,700 \$462,014

Amount loaned on stocks and bonds as collateral .....	101,000 00
Market value of collaterals .....	\$129,930 00
Cash on hand and in bank .....	74,750 33
Interest due and accrued on stocks not included in market value .....	933 25
Interest due and accrued on collateral loans .....	911 05
Gross premiums in course of collection not more than three months due .....	23,676 72
Bill receivable, not matured, taken for marine and inland risks .....	15,753 73

Aggregate amount of all available assets.....\$909,878 10

## LIABILITIES.

Net amount of unpaid losses.....		\$48,330 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$80,361 29	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	80,483 35	
Unearned premiums at 100 per cent. on marine risks.....	13,415 26	
Amount of unearned premiums on all outstanding risks.....		174,259 90
Interest on scrip.....		1,111 15
Due and accrued for salaries and other miscellaneous expenses.....		500 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$1,300.00; return premiums, \$200.00.....		1,500 00
Gross liabilities, except capital stock.....		\$225,701 05
Surplus as regards policyholders.....		\$684,177 05
Amount of capital stock paid up.....		557,200 00
Surplus over paid up capital.....		\$126,977 05

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$263,984 83	\$50,386 28	
Deduct re-insurance, rebate and return premiums.....	42,529 75	6,058 83	
Net cash received for premiums during the year.....	\$221,455 08	\$44,327 45	\$265,782 53
Interest on bonds and mortgages.....			8,454 17
Interest and dividends from all other sources.....			27,722 98
Income from all other sources.....			69 75
Received during the year in cash.....			\$302,029 43

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$136,904 30	
Net amount paid for marine and inland losses.....	29,758 83	\$166,663 13
Cash dividends paid.....		33,432 00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....		1,627 25
Commissions and brokerage.....		42,347 29
Salaries, fees and wages.....		29,100 00
State, national and local taxes.....		5,386 05
All other payments.....		27,225 83
Expenditures during the year, in cash.....		\$306,081 55

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,620,653	\$314,072 74
Written or renewed during the year.....	26,938,636	265,823 85
Total.....	\$54,559,289	\$579,896 59
Deduct those expired and marked off as terminated.....	23,429,764	238,340 13
In force at the end of the year.....	\$31,129,525	\$341,556 46
Deduct amount re-insured.....	1,641,247	17,397 53
Net amount in force December 31, 1887.....	\$29,488,278	\$324,158 93

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,913,216	\$160,722 57
More than <i>one</i> and not more than <i>three</i> years to run.....	3,593,506	42,018 20
More than three years to run.....	11,976,556	121,418 16
Net amount in force December 31, 1887.....	\$29,488,278	\$324,158 93

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$482,251	\$16,026 84
Written during the year .....	6,501,333	46,769 76
Total.....	\$7,043,584	\$62,796 60
Deduct those expired and marked off as terminated .....	6,593,095	47,939 17
In force December 31, 1887.....	\$450,459	\$14,857 43
Deduct amount re-insured.....	79,492	1,442 17
Net amount in force.....	\$370,997	\$13,415 26

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,302,006 34
Total losses paid from organization to date.....	3,173,616 71
Total losses incurred during the year.....	184,348 29
Total cash dividends declared since the company commenced business..	764,796 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$3,472,376 00
Premiums received, fire.....	30,747 57
Losses paid, fire .....	14,874 19
Losses incurred, fire.....	23,145 20

## BUFFALO GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Buffalo, N. Y.; commenced business February 16, 1867; commenced business in Illinois April 19, 1873.]

PHILIP BECKER, PRESIDENT.

OLIVER J. EGGERT, SECRETARY.

ISAAC J. LEWIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$275,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	356,930 55
Interest due and accrued on bond and mortgage loans.....	2,307 55
Total value of mortgaged premises.....	\$1,050,128 00
Market value of United States bonds owned by the company	
par value.....	220,000 00
Market value of other stocks and bonds owned by the company, viz.....	125,049 99
Par value. Market value.	
Tonawanda Gas Co., 1st mort., bonds .....	\$25,000 00 \$25,000 00
City of Buffalo, N. Y., warrants.....	100,049 99 100,049 99
	\$125,049 99 \$125,049 99
Amount loaned on stocks and bonds as collateral.....	95,500 00
Market value of collaterals.....	\$120,845 00
Cash on hand and in bank.....	98,027 50
Interest due and accrued on collateral loans.....	345 00
Gross premiums in course of collection, not more than three months due	53,046 41
Bills receivable, not matured, taken for fire, marine and inland risks.....	396 32
All other property, viz: rents due and accrued.....	1,525 00
Aggregate amount of all available assets.....	\$1,267,728 32

## LIABILITIES.

Net amount of unpaid losses.....	\$25,199 81
Unearned premiums at 50 per cent. on fire risks under one year.....	\$141,162 95
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	159,676 54
Amount of unearned premiums on all outstanding risks.....	300,839 49
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	9,237 29
Gross liabilities, except capital stock.....	\$335,276 59
Surplus as regards policyholders.....	\$932,451 73
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$732,451 73

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$492,984 54
Deduct re-insurance, rebate and return premiums.....	98,253 30
Net cash received for premiums during the year.....	\$394,731 24
Interest on bonds and mortgages.....	18,127 91
Interest and dividends from all other sources.....	20,653 78
Income from all other sources.....	17,889 32
Received during the year in cash.....	\$451,402 25

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$214,034 58
Cash dividends paid.....	40,000 00
Commissions and brokerage.....	78,494 23
Salaries, fees and wages.....	20,290 08
State, national and local taxes.....	7,388 68
All other payments.....	25,866 90
Expenditures during the year, in cash.....	\$386,074 47

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$52,840,686	\$554,839 14
Written or renewed during the year.....	46,150,019	501,303 21
Total.....	\$98,990,705	\$1,056,142 35
Deduct those expired and marked off as terminated.....	43,791,276	471,317 65
In force at the end of the year.....	\$55,199,429	\$584,824 70
Deduct amount re-insured.....	1,100,645	10,203 05
Net amount in force December 31, 1887.....	\$54,098,784	\$574,621 65

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$25,969,742	\$282,325 90
More than <i>one</i> and not more than <i>three</i> years to run.....	23,622,089	237,147 83
More than three years to run.....	4,506,953	55,147 92
Net amount in force December 31, 1887.....	\$54,098,784	\$574,621 65

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,856,683 09
Total losses paid from organization to date.....	2,361,358 19
Total losses incurred during the year.....	217,103 71
Total cash dividends declared since the company commenced business..	545,925 00



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,978,714 00
Premiums received, fire.....	40,864 32
Losses paid, fire.....	15,171 06
Losses incurred, fire.....	14,997 50

## BURLINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Burlington, Iowa; commenced business February 12, 1861; commenced business in Illinois July 23, 1881.]

JOHN G. MILLER, PRESIDENT.

JACOB ALTER, SECRETARY.

H. F. McALLISTER, ATTORNEY IN ILLINOIS, AT OQUAWKA.

## CAPITAL.

*Capital stock paid up in cash.....	\$100,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$15,220 00
Loans on bond and mortgage (first lien) upon which not more than one year's interest is due.....		94,226 08
Loans on bond and mortgage upon which more than one year's interest is due.....		1,748 86
Interest due and accrued on bond and mortgage loans.....		2,035 20
Total value of mortgaged premises.....	\$256,950 00	
Market value of stocks and bonds owned by the company, viz:.....		47,220 00
	Bonds.	Par value. Market value.
City of Alma, Kansas.....	\$9,000 00	\$9,270 00
Burlington City.....	15,000 00	15,450 00
	Stocks.	
Cascade Lumber Co.....	5,000 00	6,000 00
First National Bank, Alma, Kansas.....	15,000 00	16,500 00
	<hr/>	<hr/>
	\$44,000 00	\$47,220 00
Amount loaned on stocks and bonds as collateral.....		8,515 00
Market value of collaterals.....	\$24,500 00	
Cash on hand and in bank.....		83,948 00
Interest due and accrued on stocks not included in market value.....		453 92
Interest due and accrued on collateral loans.....		156 60
Gross premiums in course of collection not more than three months due.....		13,463 15
Bills receivable, not matured, taken for fire, marine and inland risks.....		41,249 75
All other property, viz: Due for re-insurance on losses paid.....		749 58

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Judgments.....	\$5,109 67
Bills receivable, unpaid on policies which have been issued more than three months.....	38,386 58
Donaldson Lumber Co., stock.....	3,000 00
Total.....	\$46,496 25
Aggregate amount of all available assets.....	\$308,986 14

## LIABILITIES.

Net amount of unpaid losses.....		\$8,239 19
Unearned premiums at 50 per cent. on fire risks under one year.....	\$11,900 79	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	273,633 81	
Total.....	\$285,534 60	
Less amount re-insured.....	124,467 98	
Amount of unearned premiums on all outstanding risks.....		161,066 62
All other demands against the company, viz: Agency balances and sundry book accounts.....		2,606 60
Gross liabilities, except capital stock.....		\$171,912 41
Surplus as regards policyholders.....		\$137,073 73
Amount of capital stock paid up.....		100,000 00
Surplus over paid up capital.....		\$37,073 73

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$174,403 62	
Deduct re-insurance, rebate and return premiums.....	18,297 53	
Net cash received for premiums during the year.....		\$156,106 09
Interest on bonds and mortgages.....		8,388 09
Interest and dividends from all other sources.....		4,383 08
Income from all other sources.....		308 00
Received during the year in cash.....		\$169,185 26

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$42,887 32
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	32,633 26
Salaries, fees and wages.....	27,409 87
State, national and local taxes.....	4,375 71
All other payments.....	32,731 73
Expenditures during the year, in cash.....	\$160,037 89

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$49,183,965	\$857,033 96
Written or renewed during the year.....	10,814,600	156,713 54
Total.....	\$59,998,625	\$1,013,717 50
Deduct those expired and marked off as terminated.....	19,896,027	332,082 83
In force at the end of the year.....	\$40,102,598	\$681,634 67
Deduct amount re-insured.....	12,396,368	274,365 78
Net amount in force December 31, 1887.....	\$27,706,230	\$407,268 89

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,580,152	\$23,801 58
More than <i>one</i> and not more than <i>three</i> years to run.....	4,508,106	50,327 64
More than <i>three</i> years to run.....	34,014,340	607,505 45
In force at the end of the year.....	\$40,102,598	\$681,634 67
Deduct amount re-insured.....	12,396,368	274,365 78
Net amount in force December 31, 1887.....	\$27,706,230	\$407,268 89

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,712,898 20
Total losses paid from organization to date.....	367,287 66
Total losses incurred during the year.....	57,835 14
Total cash dividends declared since the company commenced business..	102,210 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,034,189 00
Premiums received, fire.....	18,001 06
Losses paid, fire.....	10,645 59
Losses incurred, fire.....	11,013 47

\*NOTE.—This company increased its paid up capital stock to \$200,000, January 28, 1888.

## CALIFORNIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business February, 1861; commenced business in Illinois July 21, 1881.]

L. L. BROMWELL, PRESIDENT.

W. H. C. FOWLER, SECRETARY.

HENRY H. BROWN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$600,000 00
Capital stock paid up in cash.....	600,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	24,476 67
Interest due and accrued on bond and mortgage loans.....	611 00
Total value of mortgaged premises.....	\$32,000 00
Market value of United States bonds owned by the company, par value.....	150,000 00
Market value of stocks and bonds owned by the company, viz.....	190,125 00
	448,770 50

## Bonds.

## Par value. Market value.

Oakland Gas Co.....	\$25,000 00	\$25 500 00
Northern Pacific R. R.....	35,000 00	41,300 00
Spring Valley Water.....	24,000 00	30,240 00
Pacific Rolling Mill Co.....	9,000 00	9,450 00
San Diego Gas and Electric Light.....	25,000 00	25,750 00

## Stock.

Bank of California.....	27,200 00	51,000 00
First National Bank of San Francisco.....	30,000 00	36,150 00
Oakland Bank of Savings.....	27,550 00	32,380 50
Grangers' Bank.....	20,000 00	12,000 00
California Wire Works Co.....	10,000 00	5,000 00
Pacific Rolling Mill Co.....	20,000 00	20,000 00
California Safe Deposit and Trust Co.....	15,000 00	7,650 00
Wells, Fargo and Co.'s Bank.....	20,000 00	26,000 00
London, Paris and American Bank.....	20,000 00	18,600 00
Oakland Gas Light and Heat Co.....	Nominal.	12,900 00
Spring Valley Water Co.....	50,000 00	51,250 00
Merced Security Savings Bank.....	Nominal.	7,500 00
Contra Costa Water Co.....	Nominal.	27,300 00
San Francisco Gas Light Co.....	16,000 00	8,800 00

\$373,750 00      \$448,770 50

Cash on hand and in bank.....	265,751 49
Interest due and accrued on stocks, banks and sundries.....	5,722 29
Gross premiums in course of collection not more than three months due.....	117,985 88
Bills receivable, not matured, taken for fire, marine and inland risks.....	18,472 60
Total.....	\$1,171,915 43
Less special deposits in Oregon to secure liabilities in said State.....	63,375 00
Aggregate amount of all available assets.....	\$1,108,540 43

## LIABILITIES.

Net amount of unpaid losses.....	\$44,539 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$169,408 18
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	82,396 96
Unearned premiums at 50 per cent. on inland navigation risks.....	7,613 39
Unearned premiums at 100 per cent. on marine risks.....	81,125 72
Amount of unearned premiums on all outstanding risks.....	340,544 25
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	14,890 68
Total.....	\$399,773 93
Less liabilities secured by special deposits—unpaid losses, \$650.00; unearned premiums, \$7,380.95.....	8,030 95
Gross liabilities, except capital stock.....	\$391,742 98
Surplus as regards policyholders.....	\$716,797 45
Amount of capital stock paid up.....	600,000 00
Surplus over paid up capital.....	\$116,797 45

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$500,217 14	\$180,057 41	
Deduct re-insurance, rebate and return premiums.....	88,985 99	82,815 43	
Net cash received for premiums during the year.....	411,231 15	97,241 98	\$508,473 13
Interest and dividends from all other sources.....			40,670 38
Income from all other sources.....			8,629 75
Received during the year in cash.....			\$557,773 26

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$199,718 58	
Net amount paid for marine and inland losses.....	49,832 22	\$249,550 80
Cash dividends paid.....		72,000 00
Commissions and brokerage.....		87,240 46
Salaries, fees and wages.....		37,041 46
State, national and local taxes.....		10,905 96
All other payments.....		50,532 93
Expenditures during the year, in cash.....		\$507,271 61

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$29,966,376	\$420,416 98
Written or renewed during the year.....	37,617,122	506,859 52
Total.....	\$67,583,498	\$927,276 50
Deduct those expired and marked off as terminated.....	31,178,615	403,696 75
In force at the end of the year.....	\$36,404,883	\$523,579 75
Deduct amount re-insured.....	2,153,640	35,178 19
Net amount in force December 31, 1887.....	\$34,251,243	\$488,401 56



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$23,840,288	\$338,816 36
More than <i>one</i> and not more than <i>three</i> years to run .....	8,526,710	121,282 11
More than three years to run.....	1,887,845	28,303 09
Net amount in force December 31, 1887 .....	<u>\$34,254,843</u>	<u>\$488,401 56</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$1,277,100	\$73,962 79
Written during the year .....	8,734,988	222,939 13
Total.....	<u>\$10,012,088</u>	<u>\$296,901 92</u>
Deduct those expired and marked off as terminated.....	7,166,166	159,883 33
In force December 31, 1887.....	<u>\$2,845,922</u>	<u>\$137,018 59</u>
Deduct amount re-insured.....	921,071	40,666 09
Net amount in force.....	<u>\$1,924,851</u>	<u>\$96,352 50</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,778,809 87
Total losses paid from organization to date.....	2,836,736 27
Total losses incurred during the year .....	252,211 26
Total cash dividends declared since the company commenced business ..	1,150,200 00
Total dividends declared payable in stock from organization.....	<u>50,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,631,855 00
Premiums received, fire .....	28,664 60
Losses paid, fire .....	10,295 79
Losses incurred, fire.....	<u>15,958 27</u>

## CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April, 1837; commenced business in Illinois, January 27, 1860.]

EDWARD A. WALTON, PRESIDENT.

FRANK M. PARKER, SECRETARY.

DAVID S. MUNGER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	<u>\$300,000 00</u>
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## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$109,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....		88,400 00
Interest due and accrued on bond and mortgage loans.....		387 83
Total value of mortgaged premises.....	\$160,000 00	
Market value of United States bonds owned by the company, par value.....	300,000 00	351,000 00
Market value of other stocks and bonds owned by the company, viz:.....		206,165 00
Par value. Market value.		
Lake Shore and Mich. Southern R. R. bonds.....	\$50,000	\$64,000
Union Trust Co., stock.....	10,000	45,000
National Citizens Bank stock.....	24,500	33,565
National Bank of Commerce, stock.....	10,000	17,000
Union Pacific R. R., stock.....	20,000	11,600
N. Y. Cent. and Hudson River R. R., stock.....	10,000	10,800
Missouri, Kansas and Texas R. R., bonds, 7s.....	15,000	15,900
6s.....	10,000	7,300
Virginia bonds.....	10,000	1,000
	\$159,500	\$206,165
Amount loaned on stocks and bonds as collateral.....		225,150 00
Market value of collaterals.....	\$297,110 00	
Cash on hand and in bank.....		40,596 98
Interest due and accrued on stocks not included in market value.....		4,132 50
Interest due and accrued on collateral loans.....		1,195 69
Gross premiums in course of collection not more than three months due.....		79,882 01
All other property, viz: rents due and accrued.....		830 01
Total.....		\$1,107,240 02
Less special deposits to secure liabilities in Georgia, North Carolina and Virginia .....		54,000 00
Aggregate amount of all available assets.....		\$1,053,240 02

## LIABILITIES.

Net amount of unpaid losses.....		\$50,611 65
Unearned premiums at 50 per cent. on fire risks under one year.....	\$244,996 27	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	184,951 64	
Total.....	\$429,947 91	
Less 50 per cent. of premiums paid for re-insurance in force.....	10,253 44	
Amount of unearned premiums on all outstanding risks.....		419,694 47
Cash dividends unpaid.....		228 30
Due and accrued for salaries and other miscellaneous expenses.....		1,400 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$14,259.97 return premiums, \$700.00.....		14,959 97
Total.....		\$486,894 39
Less liabilities secured by special deposits, unpaid losses, \$1,492.43; unearned premiums, \$11,137.90.....		12,630 33
Gross liabilities, except capital stock .....		\$474,264 06
Surplus as regards policyholders.....		\$578,975 96
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		\$278,975 96

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$678,756 15	
Deduct re-insurance, rebate and return premiums.....	76,251 15	
Net cash received for premiums during the year.....		\$602,505 00
Interest on bonds and mortgages.....		3,512 88
Interest and dividends from all other sources .....		47,694 54
Income from all other sources.....		5,735 96
Received during the year in cash .....		\$659,448 38

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$375,770 57
Cash dividends paid .....	29,983 70
Commissions and brokerage .....	105,446 24
Salaries, fees and wages .....	44 003 35
State, national and local taxes .....	15,741 98
All other payments .....	91,682 76
Expenditures during the year in cash .....	<u>\$662,628 60</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$88,476,700	\$796,342 82
Written or renewed during the year .....	79,604,522	692,892 26
Total .....	<u>\$168,081,222</u>	<u>\$1,489,235 08</u>
Deduct those expired and marked off as terminated. ....	75,290,772	661,326 91
In force at the end of the year .....	<u>\$92,790,450</u>	<u>\$827,908 17</u>
Deduct amount re-insured .....	2,946,316	20,506 88
Net amount in force December 31, 1887 .....	<u>\$89,844,134</u>	<u>\$807,401 29</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$52,571,435	\$489,992 53
More than <i>one</i> and not more three <i>three</i> years to run .....	30,860,890	233,018 18
More than three years to run .....	9,358,125	104,897 46
Net amount in force December 31, 1887 .....	<u>\$92,790,450</u>	<u>\$827,908 17</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date .....	\$10,045,712 94
Total losses paid from organization to date .....	4,778,294 32
Total losses incurred during the year .....	360,243 60
Total cash dividends declared since the company commenced business ..	<u>1,760,550 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken,, fire .....	\$3,907,117 67
Premiums received, fire .....	47,301 12
Losses paid, fire .....	16,539 67
Losses incurred, fire. ....	<u>22,684 67</u>

## CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business March, 1850; commenced business in Illinois February 4, 1882.]

WILLIAM G. JOHNSTON, PRESIDENT.

J. R. SNIVELY, SECRETARY.

HENRY W. RICE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	<u>500,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$108,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	201,908 34
Interest due and accrued on bond and mortgage loans.....	2,875 62
Total value of mortgaged premises.....	\$619,100 00
Market value of United States bonds owned by the company, par value.....	21,000 00
Market value of other stocks and bonds owned by the company, viz: .....	26,670 00
	220,020 00

## Bonds.

## Par value. Market value.

Allegheny Compromise.....	\$1,300 00	\$1,300 00
Pittsburgh and Birmingham Ry.....	1,500 00	1,675 00
Pittsburgh and Connellsville R. R.....	1,000 00	1,075 00
Springfield School, Pittsburgh.....	3,000 00	3,056 00
Howard School, Pittsburgh.....	8,000 00	8,400 00
Sixth Ward School, Pittsburgh.....	5,000 00	6,450 00
German Evangelical Protestant Church....	5,000 00	5,375 00
Point Bridge, Pittsburgh.....	4,500 00	4,900 00
Pittsburgh, New Castle and Lake Erie R. R.	3,000 00	3,620 00

## Stocks.

First National Bank, Allegheny.....	10,000 00	17,000 00
Safe Deposit Co.....	5,000 00	6,150 00
Eagle Cotton Mills Co.....	1,000 00	310 00
New York and Cleveland Gas Coal Co.....	750 00	750 00
Allegheny Insurance Co.....	1,000 00	1,400 00
Allegheny Suspension Bridge.....	2,500 00	8,000 00
Birmingham Insurance Co.....	4,500 00	4,500 00
Pittsburgh, McKeesport and Youghiogheny R. R.....	10,000 00	12,000 00
Monongahela Insurance Co.....	1,250 00	1,250 00
First Nat. Bank, Pittsburgh.....	8,400 00	14,604 00
Masonic National Bank, Pittsburgh.....	5,000 00	5,250 00
Citizens' Nat. Bank, Pittsburgh.....	5,000 00	6,300 00
Allegheny Nat. Bank, Pittsburgh.....	10,000 00	13,000 00
Duquesne Nat. Bank, Pittsburgh.....	15,500 00	20,150 00
Third Nat. Bank, Pittsburgh.....	15,000 00	24,375 00
Marine Nat. Bank, Pittsburgh.....	10,000 00	10,200 00
German Nat. Bank, Allegheny.....	2,500 00	3,125 00
Guarantee Co. of North America.....	250 00	325 00
Merchants and Manufacturers' Nat. Bank..	3,000 00	3,540 00
Iron City Nat. Bank.....	8,000 00	14,800 00
Exchange Nat. Bank.....	2,750 00	4,565 00
Mechanics' Nat. Bank.....	1,250 00	2,575 00
Metropolitan Nat. Bank.....	10,000 00	10,000 00
	\$164,650 00	\$220,020 00

Amount loaned on stocks and bonds as collateral.....	55,989 00
Market value of collaterals.....	\$72,765 00
Cash on hand and in bank.....	25,920 82
Gross premiums in course of collection not more than three months due.....	25,779 70
All other property, viz: Rents due and accrued .....	379 17
Aggregate amount of all available assets.....	\$667,542 65

## LIABILITIES.

Net amount of unpaid losses.....	\$19,287 16
Unearned premiums at 50 per cent. on fire risks under one year.....	\$91,865 14
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	67,492 43
Amount of unearned premiums on all outstanding risks.....	159,357 57
Due and accrued for salaries and other miscellaneous expenses.....	430 00
Gross liabilities, except capital stock.....	\$179,074 73
Surplus as regards policyholders.....	\$488,467 92
Amount of capital stock paid up.....	\$500,000 00
Amount of net available assets.....	488,467 92
Impairment of capital.....	\$11,532 08



## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$277,818 68	
Deduct re-insurance, rebate and return premiums.....	42,240 03	
Net cash received for premiums during the year.....		\$235,578 65
Interest on bonds and mortgages.....		12,409 10
Interest and dividends from all other sources.....		16,986 51
Income from all other sources.....		6,006 40
Received during the year in cash.....		<u>\$270,980 66</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$197,975 40
Cash dividends paid.....	15,000 00
Commissions and brokerage.....	48,433 88
Salaries, fees and wages.....	12,792 47
State, national and local taxes.....	9,370 65
All other payments.....	24,559 07
Expenditures during the year, in cash.....	<u>\$308,131 47</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$27,628,793	\$333,068 88
Written or renewed during the year.....	25,270,720	277,864 55
Total.....	\$52,899,513	\$610,933 43
Deduct those expired and marked off as terminated.....	24,967,092	289,965 27
In force at the end of the year.....	\$27,932,421	\$320,968 16
Deduct amount re-insured.....	600,088	7,231 31
Net amount in force December 31, 1887.....	<u>\$27,332,333</u>	<u>\$313,736 85</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$15,855,103	\$183,730 29
More than <i>one</i> and not more than <i>three</i> years to run.....	10,123,993	113,444 29
More than three years to run.....	1,353,237	16,557 27
Net amount in force December 31, 1887.....	<u>\$27,332,333</u>	<u>\$313,731 85</u>
	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$10,500 00	\$500 00
Deduct those expired and marked off as terminated.....	10,500 00	500 00

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$2,601,910 65
Total losses paid from organization to date.....	1,246,520 40
Total losses incurred during the year .....	191,199 65
Total cash dividends declared since the company commenced business..	<u>679,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,953,898 00
Premiums received, fire .....	22,026 27
Losses paid, fire.....	10,303 28
Losses incurred, fire .....	<u>12,166 78</u>

## CITIZENS INSURANCE COMPANY.

YEAR ENDING-DECEMBER 31, 1887.

Located at St. Louis, Mo.; commenced business February, 1837; commenced business in Illinois May 24, 1873.]

J. B. M. KEHLOR, PRESIDENT.

JOHN P. HARRISON, SECRETARY.

EDWARD M. TEALL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$10,585 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	31,500 00
Interest accrued on bond and mortgage loans.....	40 00
Total value of mortgaged premises.....	\$100,000 00
Market value of stocks and bonds owned by the company, viz.....	257,035 00

Bonds.	Par value.	Market value.
North Missouri R. R.....	\$100,000 00	\$115,000 00
Missouri Pacific R. R.....	32,000 00	32,800 00
Venice Elevator Co.....	37,000 00	37,185 00
St. Louis Elevator Co.....	30,000 00	30,750 00
Advance Elevator Co.....	10,000 00	10,050 00
St. Louis Chamber of Commerce.....	7,000 00	7,000 00
City of St. Joseph.....	15,000 00	14,250 00
Valley Elevator Co., stock.....	20,160 00	10,000 00
	\$251,160 00	\$257,035 00
Amount loaned on stocks and bonds as collateral.....		125,000 00
Market value of collaterals.....	\$215,700 00	
Cash on hand and in bank.....		6,513 49
Interest due and accrued on collateral loans.....		562 50
Gross premiums in course of collection not more than three months due..		8,087 54
Aggregate amount of all available assets.....		\$439,323 53

## LIABILITIES.

Net amount of unpaid losses.....	\$9,074 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$27,285 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,265 00
Amount of unearned premiums on all outstanding risks.....	38,550 00
Cash dividends unpaid.....	144 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	1,567 45
Gross liabilities, except capital stock.....	\$49,335 45

Surplus as regards policyholders .....	\$389,988 08
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$189,988 08

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$74,968 22	\$6,057 35	
Deduct re-insurance, rebate and return pre- miums.....	4,552 88	1,437 81	
Net cash received for premiums during the year.....	70,415 34	4,619 54	\$75,034 88
Interest on bonds and mortgages.....			5,485 00
Interest and dividends from all other sources.....			17,185 10
Received during the year in cash.....			\$97,704 98

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$47,201 46	
Net amount paid for marine and inland losses.....	3,690 86	\$50,892 32
Cash dividends paid.....		12,000 00
Commissions and brokerage.....		12,174 87
Salaries fees and wages.....		9,500 00
State, national and local taxes.....		5,364 73
All other payments.....		4,369 61
Expenditures during the year, in cash.....		\$94,301 53

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$6,001,371	\$83,697 00
Written or renewed during the year .....	6,130,907	71,668 14
Total.....	\$12,132,278	\$155,365 14
Deduct those expired and marked off as terminated.....	6,217,485	77,314 14
In force at the end of the year.....	\$5,914,793	\$78,051 00
Deduct amount re-insured.....	59,200	828 00
Net amount in force December 31, 1887.....	\$5,855,593	\$77,223 00

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$4,270,385	\$54,570 00
More than <i>one</i> and not more than <i>three</i> years to run.....	1,051,965	15,285 00
More than three years to run.....	533,243	7,368 00
Net amount in force December 31, 1887.....	\$5,855,593	\$77,223 00

	Marine and inland risks.	Premiums.
Written during the year .....	\$1,170,579	\$6,288 25
Deduct those expired and marked off as terminated.....	\$1,170,579	\$6,288 25

## GENERAL INTERROGATORIES.

Total losses paid from organization to date.....	\$2,890,418 00
Total losses incurred during the year.....	51,411 00
Total cash dividends declared since the company commenced business..	719,798 00
Total dividends declared payable in stock from organization.....	165,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,198,982 00
Premiums received, fire.....	13,281 21
Losses paid, fire.....	9,549 21
Losses incurred, fire.....	10,066 00





## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$161,528 08	
Deduct re-insurance, rebate and return premiums.....	62,699 08	
Net cash received for premiums during the year.....		\$98,829 00
Interest on bonds and mortgages.....		2,899 00
Interest and dividends from all other sources.....		7,513 33
Income from all other sources.....		10,374 50
Received during the year, in cash.....		<u>\$119,615 83</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$65,161 96
Cash dividends paid.....	16,000 00
Commissions and brokerage.....	24,406 72
Salaries, fees and wages.....	8,082 03
State, national and local taxes.....	1,728 25
All other payments.....	4,277 83
Expenditures during the year, in cash.....	<u>\$119,556 79</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$4,867,478	\$72,576 20
Written or renewed during the year.....	12,240,941	170,917 03
Total.....	\$17,108,419	\$243,493 23
Deduct those expired and marked off as terminated.....	7,161,555	94,398 08
In force at the end of the year.....	\$9,946,864	\$149,185 15
Deduct amount re-insured.....	3,392,307	45,823 54
Net amount in force December 31, 1887.....	<u>\$6,554,557</u>	<u>\$103,361 61</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,641,388	\$90,506 05
More than <i>one</i> and not more than <i>three</i> years to run.....	226,459	5,929 05
More than three years to run.....	486,710	6,926 51
Net amount in force December 31, 1887.....	<u>\$6,554,557</u>	<u>\$103,361 61</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	\$85,531 83
Total cash dividends declared since the company commenced business..	<u>108,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$927,935 00
Premiums received, fire.....	10,981 58
Losses paid, fire.....	9,831 31
Losses incurred, fire.....	<u>10,632 17</u>

## COMMERCIAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business March 1, 1872; commenced business in Illinois June 9, 1883.]

JOHN H. WISE, PRESIDENT.

CHARLES A. LATON, SECRETARY.

R. J. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$5,030 80
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	189,592 23
Interest due and accrued on bond and mortgage loans .....	1,030 35
Total value of mortgaged premises .....	\$849,600 00
Market value of United States bonds owned by the company par value .....	50,000 00
Market value of other stocks and bonds owned by the company, viz: .....	75,287 50

## Par value. Market value.

Shasta county bonds, 7s. ....	\$17,500 00	\$18,775 00
Rocklin School District bonds .....	5,000 00	5,100 00
Merchants' Exchange Bank stock .....	190,000 00	30,400 00
Spring Valley Water Works stock .....	20,500 00	21,012 50
	\$233,000 00	\$75,287 50

Cash on hand and in bank .....	7,682 59
Interest due and accrued on stocks not included in market value .....	102 50
Gross premiums in course of collection not more than three months due .....	87,071 73
Bills receivable, not matured, taken for fire, marine, and inland risks .....	5,647 05

Total .....	\$431,194 75
Less special deposit to secure liabilities in Oregon .....	62,750 00
Aggregate amount of all available assets .....	\$371,444 75

## LIABILITIES.

Net amount of unpaid losses .....	\$12,434 16
Unearned premiums at 50 per cent. on fire risks under one year .....	\$133,087 93
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	32,154 25
Unearned premiums at 50 per cent. on inland navigation risks .....	385 97
Unearned premiums at 100 per cent. on marine risks .....	5,934 25
Amount of unearned premiums on all outstanding risks .....	171,562 40
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$1,609.71; return premiums, \$1,791.53 .....	3,401 24
Total .....	\$187,397 80
Less liabilities secured by special deposits, unpaid losses, \$1,874.59; unearned premiums, \$6,319.16 .....	8,193 75
Gross liabilities, except capital stock .....	\$179,204 05

Surplus as regards policyholders.....		\$192,240 70
Amount of capital stock paid up.....	\$200,000 00	
Amount of net available assets.....	192,240 70	
Impairment of capital.....	\$7,759 30	

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$420,589 23	\$34,060 18	
Deduct re-insurance, rebate and return premiums.....	45,717 24	9,800 70	
Net cash received for premiums during the year.....	\$374,871 99	\$24,199 48	\$399,071 47
Interest on bonds and mortgages.....			15,249 66
Interest and dividends from all other sources.....			7,099 11
Received during the year in cash.....			\$421,420 24

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$255,462 31	
Net amount paid for marine and inland losses.....	9,392 42	\$264,854 73
Cash dividends paid.....		24,000 00
Commissions and brokerage.....		78,204 58
Salaries, fees and wages.....		29,695 85
State, national and local taxes.....		7,564 36
All other payments.....		28,544 18
Expenditures during the year, in cash.....		\$432,863 70

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,623,064	\$306,030 28
Written or renewed during the year.....	28,344,761	452,088 09
Total.....	\$47,967,825	\$758,118 37
Deduct those expired and marked off as terminated.....	25,004,050	421,595 48
In force at the end of the year.....	\$22,963,775	\$336,522 89
Deduct amount re-insured.....	921,579	16,231 52
Net amount in force December 31, 1887.....	\$22,042,196	\$320,291 37

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$19,303,359	\$280,586 17
More than <i>one</i> and not more than <i>three</i> years to run.....	3,283,761	49,455 36
More than three years to run.....	376,655	6,481 36
Net amount in force December 31, 1887.....	\$22,963,775	\$336,522 89
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$232,443	\$17,164 12
Written during the year.....	2,505,903	33,206 20
Total.....	\$2,738,346	\$50,370 32
Deduct those expired and marked off as terminated.....	2,535,671	36,010 85
In force December 31, 1887.....	\$192,675	\$14,359 47
Deduct amount re-insured.....	25,500	2,105 00
Net amount in force.....	\$167,175	\$12,254 47

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,606,267 98
Total losses paid from organization to date.....	1,846,704 31
Total losses incurred during the year.....	256,535 80
Total cash dividends declared since the company commenced business..	500,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,347,117 00
Premiums received, fire.....	35,661 64
Losses paid, fire.....	27,615 97
Losses incurred, fire.....	25,517 41

## COMMONWEALTH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business September 15, 1886; commenced business in Illinois April 11, 1887.]

M. M. BELDING, PRESIDENT.

CHARLES S. BARTOW, SECRETARY.

JOHN H. DWIGHT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$79,500 00
Interest due and accrued on bond and mortgage loans.....	270 42
Total value of mortgaged-premises.....	\$167,000 00
Market value of United States bonds owned by the company, par value.....	240,000 00
Market value of other stocks and bonds owned by the company, viz: New York City, par value.....	170,500 00
Cash on hand and in bank.....	180,781 25
Interest due and accrued on stocks not included in market value.....	37,665 51
Interest accrued on balance, Farmers L. & T. Co.....	1,187 50
Gross premiums in course of collection not more than three months due.....	21 30
	27,321 08
Aggregate amount of all available assets.....	\$626,165 81

## LIABILITIES.

Net amount of unpaid losses.....	\$16,771 31
Unearned premiums at 50 per cent on fire risks under one year.....	\$80,775 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,805 94
Amount of unearned premiums on all outstanding risks.....	87,581 51
Due and accrued for salaries and other miscellaneous expenses.....	1,033 34
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers, \$1,165.59; return premiums, \$331.21.....	1,496 80
Gross liabilities, except capital stock.....	\$106,932 96
Surplus as regards policyholders.....	\$519,232 85
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$19,232 85



## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$218,555 39	
Deduct re-insurance, rebate and return premiums .....	37,933 47	
Net cash received for premiums during the year .....		\$180,571 92
Interest on bonds and mortgages .....		475 06
Interest and dividends from all other sources .....		14,265 25
Received on increased capital.....	\$200,000 00	
Received during the year, in cash.....		<u>\$195,312 23</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$59,677 39
Cash dividends paid.....	6,000 00
Commissions and brokerage.....	15,699 77
Salaries, fees and wages.....	22,212 17
State, national and local taxes.....	2,270 44
All other payments.....	13,910 18
Expenditures during the year, in cash.....	<u>\$119,769 95</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$5,457,204	\$49,855 76
Written or renewed during the year.....	29,174,681	225,824 47
Total.....	\$34,631,885	\$275,680 23
Deduct those expired and marked off as terminated.....	17,206,842	105,174 19
In force at the end of the year .....	\$17,425,043	\$170,506 04
Deduct amount re-insured.....	144,000	757 82
Net amount in force December 31, 1887 .....	<u>\$17,281,043</u>	<u>\$169,748 22</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$16,177,605	\$161,551 13
More than <i>one</i> and not more than <i>three</i> years to run.....	816,588	5,683 74
More than three years to run.....	266,850	2,513 35
Net amount in force December 31, 1887.....	<u>\$17,281,043</u>	<u>\$169,748 22</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$279,575 19
Total losses paid from organization to date .....	59,677 39
Total losses incurred during the year .....	76,443 70
Total cash dividends declared since the company commenced business..	<u>6,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,517,460 00
Premiums received, fire .....	21,287 09
Losses paid, fire .....	8,904 23
Losses incurred, fire .....	<u>18,904 23</u>

## CONNECTICUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business July, 1850; commenced business in Illinois in 1866 and 1872.]

J. D. BROWNE, PRESIDENT.

CHARLES R. BURT, SECRETARY.

ISAAC A. HAWLEY, ATTORNEY IN ILLINOIS, AT SPRINGFIELD.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash .....	<u>1,000,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$83,950 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	635,100 00
Total value of mortgaged premises .....	\$1,695,850
Market value of United States bonds owned by the company, par value .....	99,500 00
Market value of other stocks and bonds owned by the company, viz: .....	<u>1,144,406 00</u>

## Bonds.

## Par value. Market value.

Dominion of Canada 4 per cent. ....	\$100,000	\$102,500
State of Georgia 4½ per cent. ....	25,000	26,625
City of Hartford .....	15,000	15,900
City of New Britain .....	15,000	15,750
City of Middletown, 7½ .....	10,000	10,600
City of Middletown, 6½ .....	10,000	10,000
City of Toledo, Ohio .....	10,000	10,500
City of Erie, Penn .....	10,000	10,300
Cass County, Dakota .....	13,000	13,000
Wapella County, Iowa .....	10,000	10,000
Coffey County, Kansas .....	10,000	10,000
Tiffin, Ohio, Gas Co. ....	14,000	14,000
Minneapolis Gas Light Co. ....	25,000	26,250
Traders' Safe and Trust Co., Chicago .....	10,000	10,000
Michigan Central Railroad Co. ....	20,000	25,200
Quincy, Alton & St. Louis Railroad Co. ....	49,000	49,000
New York, New Haven & Hartford Railroad Co., guaranteed .....	40,000	50,800
Broadway & Seventh Avenue Railroad Co. ....	20,000	20,800
Dayton & Michigan Railroad Co. ....	25,000	25,500
Chicago, Burlington & Quincy Railroad Co. ....	7,000	6,790
Detroit, Lansing & Northern Railroad Co., guaranteed .....	2,000	2,000
Grand Rapids, Detroit & Lansing Railroad Co., guaranteed .....	3,000	3,000

## Stocks.

Chicago, Burlington & Quincy Railroad Co. ....	69,000	89,010
Chicago & Northwestern Railroad Co. ....	15,000	15,900
New York, New Haven & Hartford Railroad Co. ....	60,000 00	126,000 00
Pittsburgh, Fort Wayne & Chicago Railroad Co. ....	30,000	45,000
Boston & Albany Railroad Co. ....	11,400	22,230

Bonds.		Par value.	Market value.
New York Central & Hudson River Railroad Co.....	20,000	21,600	
Detroit, Lansing & Northern Railroad Co., Preferred.....	20,000	21,600	
Chicago, Rock Island & Pacific Railroad Co. Importers' & Traders' National Bank, New York.....	22,000	24,640	
Farmers' & Mechanics' National Bank, Hartford.....	31,000	102,300	
National Exchange Bank, Hartford.....	12,500	13,125	
Hartford National Bank, Hartford.....	20,600	26,780	
First National Bank, Hartford.....	30,000	48,000	
Etina National Bank, Hartford.....	18,500	17,760	
Phoenix National Bank, Hartford.....	10,000	10,500	
Charter Oak National Bank, Hartford.....	15,000	18,750	
Mercantile National Bank, Hartford.....	9,300	9,765	
Connecticut Trust & Safe Deposit Co., Hartford.....	10,000	9,000	
First National Bank, Minneapolis, Minn....	4,500	5,850	
Second National Bank, New Haven, Conn....	16,700	22,545	
Northwestern Telegraph Co., guaranteed ..	2,200	3,036	
	25,000	22,500	
	<u>\$895,700</u>	<u>\$1,144,406</u>	
Amount loaned on stocks and bonds as collateral.....			6,175 00
Market value of collaterals.....		\$9,000 00	
Cash on hand and in bank.....			79,636 85
Net premiums in course of collection, not more than three months due...			89,269 47
Total.....			<u>\$2,163,907 32</u>
Less special deposits to secure liabilities in Oregon, Canada, Virginia and Georgia.....			236,225 00
Aggregate amount of all available assets.....			<u>\$1,927,682 32</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$102,464 32
Unearned premiums at 50 per cent. on fire risks under one year.....	\$368,077 72	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	297,810 56	
Amount of unearned premiums on all outstanding risks.....		665,888 28
Total.....		<u>\$768,352 60</u>
Less liabilities secured by special deposits, unpaid losses, \$7,920.00; unearned premiums, \$47,609.79.....		55,529 79
Gross liabilities, except capital stock.....		<u>\$712,822 81</u>
Surplus as regards policyholders.....		\$1,214,859 51
Amount of capital stock paid up.....		<u>1,000,000 00</u>
Surplus over paid up capital.....		<u>\$214,859 51</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,219,529 65	
Deduct re-insurance, rebate and return premiums.....	219,676 18	
Net cash received for premiums during the year.....		\$999,853 47
Interest on bonds and mortgages.....		35,492 85
Interest and dividends from all other sources.....		65,976 50
Received during the year, in cash.....		<u>\$1,101,322 82</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$645,557 47
Cash dividends paid.....	80,000 00
Commissions and brokerage.....	155,066 57
Salaries, fees and wages.....	92,432 53
State, national and local taxes.....	23,909 00
All other payments.....	75,072 40
Expenditures during the year, in cash.....	<u>\$1,072,037 97</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.	\$95,322,494	\$1,189,475 89
Written or renewed during the year.....	97,065,220	1,219,529 65
Total.....	\$192,387,714	\$2,409,005 54
Deduct those expired and marked off as terminated .....	89,443,878	1,120,697 24
In force at the end of the year.....	\$102,943,836	\$1,288,308 30

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$54,588,702	\$736,155 45
More than <i>one</i> and not more than <i>three</i> years to run.....	32,425,443	352,268 37
More than three years to run .....	15,929,691	199,884 48
Net amount in force December 31, 1887.....	\$102,943,836	\$1,288,308 30

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,076,544 12
Total losses paid from organization to date.....	5,006,335 68
Total losses incurred during the year.....	654,769 47
Total cash dividends declared since the company commenced business..	1,345,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$7,663,948 00
Premiums received, fire .....	88,124 65
Losses paid, fire.....	38,956 74
Losses incurred, fire.....	44,357 86

## CONTINENTAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business January, 1853; commenced business in Illinois August 14, 1855.]

H. H. LAMPORT, PRESIDENT.

CYRUS PECK, SECRETARY.

O. W. BARRETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$693,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	183,660 00
Interest due and accrued on bond and mortgage loans.....	3,102 06
Total value of mortgaged premises.....	\$504,600 00
Market value of United States bonds owned by the company, par value.....	1,110,000 00
	1,410,075 00



Market value of other stocks and bonds owned by the company, viz:..... \$1,883,148 00

Stocks.		Par value.	Market value.
American Exchange National Bank.....	\$25,000 00	\$35,000 00	
Bank of America .....	6,900 00	11,730 00	
Bowery National Bank.....	5,000 00	10,000 00	
Mechanics' National Bank .....	30,000 00	49,500 00	
Mercantile National Bank .....	25,000 00	36,750 00	
Merchants' National Bank .....	17,500 00	24,500 00	
Metropolitan National Bank.....	11,000 00	3,600 00	
Nassau Bank.....	5,000 00	7,250 00	
Phoenix National Bank.....	7,640 00	9,168 00	
St. Nicholas Bank.....	18,000 00	21,600 00	
Central Trust Co.....	20,000 00	100,000 00	
N. Y. and Harlem R. R. Co.....	75,000 00	161,250 00	
Bonds.			
California Southern R. R., 6s .....	50,000 00	55,500 00	
Cedar Rapids, Ia. Falls and N. W. Ry., 6s .....	50,000 00	53,000 00	
Central R. R. and Banking Co. of Ga., 7s.....	100,000 00	108,000 00	
Chicago, R. I. and Pacific R. R., 5s.....	100,000 00	107,000 00	
Chicago, Milwaukee and St. Paul R. R., 6s....	50,000 00	59,000 00	
Chicago and N. W. Ry., 6s .....	50,000 00	60,000 00	
Chicago, St. Paul, Minn. and Omaha Ry., 6s....	100,000 00	120,000 00	
Columbia and Greenville R. R., 6s .....	50,000 00	50,000 00	
Elmira, Cortland and Northern R. R., 6s .....	50,000 00	55,000 00	
Erie Railway, 1st mort., 7s.....	50,000 00	68,000 00	
Ind. Bloomington and Western Ry., 7s.....	135,000 00	152,550 00	
Mil., L. S. and Western Ry., 6s.....	50,000 00	60,000 00	
Morris and Essex R. R., 7s .....	50,000 00	66,500 00	
N. Y. Central and Hudson R. Ry., 5s.....	50,000 00	54,500 00	
N. Y. Lackawanna and Western Ry., 6s .....	50,000 00	62,500 00	
N. Y., L. E. and Western R. R., 6s .....	50,000 00	52,500 00	
Raleigh and Augusta Air Line R. R., 6s .....	50,000 00	55,000 00	
St. Paul, Minn. and Manitoba Ry., 6s .....	100,000 00	116,000 00	
Alabama new bonds class "A" .....	10,000 00	10,500 00	
Georgia, 4½s.....	25,000 00	26,250 00	
Georgia, 7s.....	8,000 00	8,400 00	
South Carolina, consols., "Brown," 6s.....	12,000 00	12,600 00	
	\$1,486,040 00	\$1,883,148 00	
Amount loaned on stocks and bonds as collateral.....			140,000 00
Market value of collaterals.....		\$200,800 00	
Cash on hand and in bank .....			211,079 58
Interest due and accrued on stocks not included in market value.....			27,195 20
Interest due and accrued on collateral loans.....			4,165 61
Gross premiums in course of collection not more than three months due.....			177,252 85
Bills receivable, not matured, taken for fire, marine and inland risks.....			135,621 90
All other property, viz: rents due and accrued .....			6,822 83
Total.....			\$4,875,623 03
Less special deposit to secure liabilities in Georgia.....			26,250 00
Aggregate amount of all available assets.....			\$4,849,373 03
LIABILITIES:			
Net amount of unpaid losses.....			\$297,264 75
Unearned premiums at 50 per cent. on fire risks under one year.....	\$690,090 21		
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,895,813 84		
Amount of unearned premiums on all outstanding risks .....			2,585,904 05
Principal unpaid on scrip or certificates of profits ordered redeemed.....			34,234 00
Interest due and declared remaining unpaid or uncalled for.....			6,302 52
Cash dividends unpaid.....			870 10
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....			30,000 00
Total.....			\$2,954,625 42
Less liabilities secured by special deposits, unpaid losses, \$728.50; unearned premiums, \$12,171.45.....			12,899 95
Gross liabilities, except capital stock .....			\$2,941,725 47
Surplus as regards policyholders.....			\$1,907,647 56
Amount of capital stock paid up.....			1,000,000 00
Surplus over paid up capital.....			\$907,647 56

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$2,670,762 92	\$129,863 50	
Deduct re-insurance, rebate and return premiums.....	314,278 09	69,267 18	
Net cash received for premiums during the year.....	\$2,356,484 83	\$60,596 32	\$2,417,081 15
Interest on bonds and mortgages.....			16,103 24
Interest and dividends from all other sources.....			171,429 81
Income from all other sources.....			38,336 08
Received during the year in cash.....			\$2,642,950 28

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,357,184 75	
Net amount paid for marine and inland losses.....	200,316 68	\$1,557,501 43
Cash dividends paid.....		153,776 70
Scrap or certificates of profits redeemed in cash and interest paid to scrip-holders.....		6,780 20
Commissions and brokerage.....		428,627 46
Salaries, fees and wages.....		323,013 94
State, national and local taxes.....		63,290 62
All other payments.....		206,794 47
Expenditures during the year, in cash.....		\$2,739,784 82

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$475,525,763	\$4,358,986 03
Written or renewed during the year.....	300,943,005	2,622,679 62
Total.....	\$776,468,768	\$6,981,665 65
Deduct those expired and marked off as terminated.....	218,189,922	1,747,547 38
In force at the end of the year.....	\$558,278,846	\$5,234,118 27
Deduct amount re-insured.....	16,490,007	156,198 71
Net amount in force December 31, 1887.....	\$541,788,839	\$5,077,919 56

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$188,712,929	\$1,380,180 41
More than <i>one</i> and not more than <i>three</i> years to run.....	164,136,296	1,206,211 83
More than three years to run.....	188,939,614	2,491,527 32
Net amount in force December 31, 1887.....	\$541,788,839	\$5,077,919 56

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$1,754,345	\$65,900 00
Written during the year.....	49,799,000	88,506 78
Total.....	\$51,553,345	\$154,406 78
Deduct those expired and marked off as terminated.....	51,491,045	154,043 50
In force December 31, 1887.....	\$62,300	\$363 28
Deduct amount re-insured.....	62,300	363 28

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$40,386,430 56
Total losses paid from organization to date.....	22,446,394 40
Total losses incurred during the year.....	1,441,924 80
Total cash dividends declared since the company commenced business..	4,345,747 36

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$13,763,995.00; marine and inland, \$1,751,038.00...	\$15,515,033 00
Premiums received, fire, \$162,889 60; marine and inland, \$5,969.32 .....	168,858 92
Losses paid, fire, \$56,611 71; marine and inland, \$24,989 07 .....	81,600 81
Losses incurred, fire, \$72,192 66; marine and inland, \$7,783.13.....	79,975 79

## CONCORDIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Milwaukee, Wis.; commenced business March 22, 1870; commenced business in Illinois December 30, 1882.]

J. H. IMBUSH, PRESIDENT.

GUSTAV WOLLAEGER, SECRETARY.

HOLGER G. DERODE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$328,320 00
Interest due and accrued on bond and mortgage loans.....	3,654 81
Total value of mortgaged premises.....	\$1,079,650 00
Market value of stocks and bonds owned by the company, viz.....	147,325 00
Bonds. Par value. Market value.	
Town of New Holstein, Wis.....	\$30,000 00 \$30,000 00
Town of Schleswig, Wis. ....	10,000 00 10,000 00
County of Cook, Illinois.....	5,000 00 5,600 00
City of Chicago, Illinois.....	5,000 00 5,600 00
" " " .....	10,000 00 11,500 00
" " " .....	25,000 00 25,625 00
City of Cincinnati, Ohio.....	40,000 00 44,000 00
County of Washington, Illinois.....	15,000 00 15,000 00
	\$140,000 00 \$147,325 00
Cash on hand and in bank.....	20,721 24
Interest due and accrued on stocks not included in market value.....	2,152 77
Gross premiums in course of collection not more than three months due.	45,837 91

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$1,858 38
Aggregate amount of all available assets.....	\$548,011 73

## LIABILITIES.

Net amount of unpaid losses.....	\$25,688 22
Unearned premiums at 50 per cent. on fire risks under one year.....	\$126,920 40
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year. ....	133,808 78
Amount of unearned premiums on all outstanding risks.....	260,729 18
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	9,167 58
Gross liabilities, except capital stock.....	\$295,584 98

Surplus as regards policyholders.....	\$252,426 75
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$52,426 75</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$397,963 42	
Deduct re-insurance, rebate and return premiums.....	49,646 92	
Net cash received for premiums during the year.....		\$348,316 50
Interest on bonds and mortgages.....		18,900 36
Interest and dividends from all other sources.....		8,939 84
Received during the year in cash.....		<u>\$376,156 70</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$223,169 81
Cash dividends paid.....	8,120 00
Commissions and brokerage.....	72,044 06
Salaries, fees and wages.....	20,325 42
State, national and local taxes.....	7,563 82
All other payments.....	27,191 55
Expenditures during the year, in cash.....	<u>\$358,414 66</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$32,525,954	\$450,034 84
Written or renewed during the year.....	30,417,261	406,570 45
Total.....	\$62,943,215	\$856,605 29
Deduct those expired and marked off as terminated.....	24,622,071	346,523 74
In force at the end of the year.....	\$38,321,144	\$510,081 55
Deduct amount re-insured.....	839,925	13,519 06
Net amount in force December 31, 1887.....	<u>\$37,481,219</u>	<u>\$496,562 49</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$17,352,760	\$253,840 79
More than <i>one</i> and not more than <i>three</i> years to run.....	16,724,895	191,707 47
More than three years to run.....	3,403,564	51,014 23
Net amount in force December 31, 1887.....	<u>\$37,481,219</u>	<u>\$496,562 49</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,685,489 23
Total losses paid from organization to date.....	867,161 84
Total losses incurred during the year.....	227,839 05
Total cash dividends declared since the company commenced business..	<u>97,667 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,097,452 00
Premiums received, fire.....	36,588 84
Losses paid, fire.....	15,540 15
Losses incurred, fire.....	<u>17,332 45</u>



## DELAWARE MUTUAL SAFETY INSURANCE COMPANY.

YEAR ENDING OCTOBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business August 6, 1835; commenced business in Illinois January 25, 1886.]

THOMAS C. HAND, PRESIDENT.

HENRY LYLURN, SECRETARY.

FRED. S. JAMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	360,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$140,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	49,500 00
Interest due and accrued on bond and mortgage loans .....	240 00
Total value of mortgaged premises .....	\$90,500 00
Market value of stocks and bonds owned by the company, viz .....	927,105 00

Bonds.	Par value.	Market value.
State of New Jersey, 6s .....	\$200,000	\$240,000
City of Philadelphia, 6s .....	85,000	113,900
" Boston, 6s .....	100,000	117,000
" St. Louis, 6s .....	100,000	112,000
" Cincinnati, 7s .....	50,000	55,000
" Newark, 4s .....	75,000	78,000
" Columbus, Ohio, 6s .....	25,000	26,750
" Camden, 4s .....	30,000	30,600
" Springfield, Ill., 5s .....	25,000	26,250
State of Tennessee .....	36,500	25,185
Phil., Wil. & Baltimore R. R. Co., 4s .....	30,000	30,000
American Steamship Co., 6s .....	40,000	43,000

Stock.	Par value.	Market value.
Pennsylvania R. R. Co. ....	25,000	28,250
Insurance Cos. and State of Tennessee scrip .....	1,626	1,170
	\$823,126	\$927,105

Amount loaned on stocks and bonds as collateral .....	230,000 00
Market value of collaterals .....	\$277,410 00
Cash on hand and in bank .....	76,406 40
Interest due and accrued on collateral loans .....	652 16
Gross premiums in course of collection not more than three months due, at home office .....	142,05
Premiums in course of collection, at agency .....	25,957 18
Bills receivable, not matured, taken for fire, marine and inland risks .....	68,831 08
All other property, viz: Other debts due the company .....	32,628 17

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Claims against sundry corporations .....	\$19,502 07
Aggregate amount of all available assets .....	\$1,551,462 04

## LIABILITIES.

Net amount of unpaid losses.....		\$66,269 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$50,986 43	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	25,319 05	
Unearned premiums at 50 per cent. on inland navigation risks.....	48,457 12	
Unearned premiums at 100 per cent. on marine risks.....		124,762 60
Amount of unearned premiums on all outstanding risks.....		75,348 88
Amount reclaimable on perpetual fire insurance policies.....		5,360 00
Principal unpaid on scrip or certificates of profits, ordered redeemed.....		4,959 95
Cash dividends unpaid, and interest due and declared, remaining unpaid.....		1,440 00
All other demands against the company, viz: State, city, county, or other taxes and assessments.....		
Gross liabilities, except capital stock.....		\$278,140 43
Surplus as regards policyholders.....		\$1,273,321 61
Amount of capital stock paid up.....		360,000 00
Surplus over paid up capital.....		\$913,321 61

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$129,843 10	\$396,200 85	
Deduct re-insurance, rebate and return premiums.....	8,382 89	47,503 04	
Net cash received for premiums during the year.....	121,460 21	348,697 81	\$470,158 02
Interest on bonds and mortgages.....			3,276 17
Interest and dividends from all other sources.....			49,678 16
Income from all other sources.....			2,625 00
Deposit premiums received on perpetual fire risks.....		\$535 79	
Received during the year in cash.....			\$525,737 35

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$71,665 96	
Net amount paid for marine and inland losses.....	205,032 38	\$276,698 34
Cash dividends paid.....		36,000 00
Scrip or certificates of profits redeemed in cash and interest paid to scrip-holders.....		184,057 65
Commissions and brokerage.....		56,445 31
Salaries, fees and wages.....		33,339 27
State, national and local taxes.....		13,633 39
All other payments.....		9,329 39
Deposit premiums returned on perpetual fire risks.....	\$1,096 20	
Expenditures during the year, in cash.....		\$609,503 35

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of October of the preceding year....	\$15,744,004	\$136,163 87
Written or renewed during the year.....	14,663,904	130,658 04
Total.....	\$30,407,908	\$266,821 91
Deduct those expired and marked off as terminated.....	13,787,789	117,504 29
In force at the end of the year.....	\$16,620,119	\$149,317 62

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$12,665,988	\$101,972 86
More than <i>one</i> and not more than <i>three</i> years to run.....	2,578,998	26,683 40
More than three years to run.....	1,375,133	20,661 36
Net amount in force.....	\$16,620,119	\$149,317 62

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force October 31, 1886.....	\$3,097,687	\$79,852 61
Perpetual risks written during the year.....	21,000	558 20
Total.....	\$3,118,687	\$80,410 81
Deduct those marked off as canceled.....	40,540	1,096 20
Net amount in force.....	\$3,078,147	\$79,314 61

	Marine and inland risks.	Premiums.
In force on the 31st day of October of the preceding year....	\$15,295,250	\$76,303 13
Written during the year.....	49,009,604	359,016 17
Total.....	\$64,304,854	\$435,319 30
Deduct those expired and marked off as terminated.....	48,700,347	386,862 18
Net amount in force.....	\$15,604,507	\$48,457 12

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	\$326,251 19
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$2,273,319 00
Premiums received, fire .....	20,818 88
Losses paid, fire.....	6,405 21
Losses incurred, fire.....	7,680 17

## DETROIT FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Detroit, Mich.; commenced business March 14, 1866; commenced business in Illinois, April 16, 1868.]

WILLIAM A. BUTLER, PRESIDENT.

JAMES J. CLARK, SECRETARY.

ISAAC J. LEWIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$350,000 00
Capital stock paid up in cash.....	350,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$67,882 90
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	646,525 76
Loans on bond and mortgage upon which more than one year's interest is due (of which \$13,653.92 is in process of foreclosure).....	39,348 26

Interest due and accrued on bond and mortgage loans.....		\$14,418 64
Total value of mortgaged premises.....	\$1,650,240 00	
Market value of United States bonds owned by the company, par value.....	\$30,000 00	32,100 00
Market value of other stocks and bonds owned by the company, viz:.....		17,925 90

Bonds.	Par value.	Market value.	
City of Detroit, Mich.....	\$1,500 00	\$1,612 50	
Village of Constantine, Mich.....	3,500 00	3,500 00	
Village of Au Sable, Mich.....	12,000 00	12,813 40	
	\$17,000 00	\$17,925 90	
Amount loaned on stocks and bonds as collateral.....			1,300 00
Market value of collaterals.....		\$1,436 00	
Cash on hand and in bank.....			16,830 65
Interest due and accrued on stocks not included in market value.....			453 87
Interest due and accrued on collateral loans.....			11 08
Gross premiums in course of collection not more than three months due.			20,872 23
Bills receivable, not matured, taken for fire, marine and inland risks.....			3,785 86
All other property, viz: Rents due and accrued, \$75.00; advances on losses and claims on vessels, \$197.77; interest due and accrued on contract sales of real estate, \$914.05; due for reinsurance on losses paid, \$52.90 .....			1,239 72

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$6,783 26	
Aggregate amount of all available assets.....		\$862,694 87

## LIABILITIES.

Net amount of unpaid losses.....		\$23,721 87
Unearned premiums at 50 per cent. on fire risks under one year.....	\$66,471 05	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	56,921 13	
Unearned premiums at 50 per cent. on inland navigation risks.....	2,652 52	
Amount of unearned premiums on all outstanding risks.....		126,044 70
All other demands against the company, viz: Premiums to become due to other companies.....		1,898 26
Gross liabilities, except capital stock.....		\$156,664 83
Surplus as regards policyholders.....		\$706,030 04
Amount of capital stock paid up.....		350,000 00
Surplus over paid up capital.....		\$356,030 04

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$202,612 16	\$56,154 15	
Deduct re-insurance, rebate and return prem- iums.....	25,225 85	6,434 91	
Net cash received for premiums during the year.....	\$177,386 31	\$49,719 24	\$227,105 55
Interest on bonds and mortgages.....			46,238 42
Interest and dividends from all other sources.....			5,533 08
Income from all other sources.....			2,484 12
Received on increased capital.....		\$50,000 00	
Received during the year in cash.....			\$281,361 17

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$116,185 14	
Net amount paid for marine and inland losses.....	54,439 96	\$170,625 10
Cash dividends paid.....		82,500 00
Commissions and brokerage.....		29,601 14
Salaries, fees and wages.....		17,750 57
State, national and local taxes.....		11,056 04
All other payments.....		13,698 62
Expenditures during the year, in cash.....		\$325,231 47



## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$19,072,375	\$234,122 70
Written or renewed during the year.....	17,814,598	206,387 38
Total.....	\$36,886,973	\$440,510 08
Deduct those expired and marked off as terminated. ....	16,720,864	197,082 41
In force at the end of the year.....	\$20,166,109	\$243,427 67

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,409,750	\$132,942 10
More than <i>one</i> and not more than <i>three</i> years to run.....	8,699,371	95,786 95
More than three years to run.....	1,056,988	14,698 62
Net amount in force December 31, 1887.....	\$20,166,109	\$243,427 67

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$128,709	\$5,240 45
Written during the year.....	2,965,304	56,198 07
Total.....	\$3,094,013	\$61,438 52
Deduct those expired and marked off as terminated.....	2,956,249	56,133 47
In force December 31, 1887.....	\$137,764	\$5,305 05

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,993,387 66
Total losses paid from organization to date.....	2,149,665 65
Total losses incurred during the year.....	176,921 93
Total cash dividends declared since the company commenced business...	465,000 00
Total dividends declared payable in stock from organization.....	200,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$2,433,072.00; marine and inland, \$637,667.00.....	\$3,070,739 00
Premiums received, fire, \$27,446.30; marine and inland, \$3,875.12.....	31,321 42
Losses paid, fire, \$17,710.72; marine and inland, \$170.87.....	17,881 59
Losses incurred, fire, \$18,850.44; marine and inland, \$170.87.....	19,021 31

## DWELLING HOUSE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 9, 1873; commenced business in Illinois, October 6, 1873.]

CHARLES K. NICHOLS, PRESIDENT.

HENRY F. PERKINS, SECRETARY.

W. J. NICHOLS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		\$173,050 00
Interest due and accrued on bond and mortgage loans.....		2,694 56
Total value of mortgaged premises.....	\$384,200 00	
Market value of stocks and bonds owned by the company, viz:.....		213,261 00
Stocks.	Par value.	Market value.
Second National Bank, Boston.....	\$10,000	\$15,200
Merchants' National Bank, Boston.....	10,000	13,900
Republic National Bank, Boston.....	10,000	13,800
State National Bank, Boston.....	10,000	11,500
Suffolk National Bank, Boston.....	10,000	11,600
Atlas National Bank, Boston.....	10,000	11,500
Howard National Bank, Boston.....	10,000	10,700
Hide and Leather National Bank, Boston.....	6,900	7,866
New England National Bank, Boston.....	5,000	7,350
City National Bank, Boston.....	5,000	5,250
Redemption National Bank, Boston.....	5,000	6,350
Marine National Bank, Boston.....	4,400	6,248
Eagle National Bank, Boston.....	3,000	3,030
Tremont National Bank, Boston.....	700	707
Bonds.		
Eastern R. R., 6s.....	5,000	6,100
Boston and Maine R. R., 7s.....	10,000	11,600
Boston and Lowell R. R., 6s.....	10,000	12,200
Boston and Providence, 7s.....	10,000	12,200
Fitchburg R. R., 7s.....	8,000	9,360
Old Colony R. R., 7s.....	10,000	11,700
Old Colony R. R., 6s.....	10,000	11,600
Vermont and Massachusetts R. R. stock, 6s.....	10,000	13,500
	\$173,000	\$213,261
Amount loaned on stocks and bonds as collateral.....		3,500 00
Market value of collaterals.....	\$4,500 00	
Cash on hand and in bank.....		60,270 77
Interest due and accrued on stocks not included in market value.....		6,480 56
Gross premiums in course of collection not more than three months due.....		64,568 61
Bills receivable, not matured, taken for fire risks.....		42,718 07
Aggregate amount of all available assets.....		\$566,543 57

## LIABILITIES.

Net amount of unpaid losses.....		\$8,350 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$33,169 04	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	230,450 36	
Amount of unearned premiums on all outstanding risks.....		263,619 40
Amount reclaimable on perpetual fire insurance policies.....		353 64
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		13,480 23
Gross liabilities, except capital stock.....		\$285,803 27
Surplus as regards policyholders.....		\$280,740 30
Amount of capital stock paid up.....	\$300,000 00	
Amount of net available assets.....	280,740 30	
Impairment of capital.....	\$19,259 70	

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$216,258 44	
Deduct re-insurance, rebate and return premiums.....	33,033 98	
Net cash received for premiums during the year.....		\$183,224 46
Interest on bonds and mortgages.....		8,823 63
Interest and dividends from all other sources.....		10,916 80
Income from all other sources.....		174 84
Received during the year in cash.....		\$203,139 73

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$82,088 18
Cash dividends paid.....	18,720 00
Commission and brokerage.....	50,568 61
Salaries, fees and wages.....	14,303 10
State, national and local taxes.....	7,120 87
All other payments.....	22,786 04
Expenditures during the year, in cash.....	<u>\$195,586 80</u>

## RISKS AND PREMIUMS.

(Including Perpetuals.)

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$42,582,341	\$381,519 35
Written or renewed during the year.....	27,826,923	250,220 56
Total.....	<u>\$70,409,264</u>	<u>\$631,739 91</u>
Deduct those expired and marked off as terminated.....	21,171,622	182,932 88
In force at the end of the year.....	\$49,237,642	\$448,807 03
Deduct amount re-insured.....	53,150	312 37
Net amount in force December 31, 1887.....	<u>\$49,184,492</u>	<u>\$448,494 66</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,558,796	\$66,338 08
More than <i>one</i> and not more than <i>three</i> years to run.....	19,151,432	190,098 04
More than three years to run.....	19,474,264	192,058 54
Net amount in force December 31, 1887.....	<u>\$49,184,492</u>	<u>\$448,494 66</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$18,300	\$372 25
Perpetual risks written during the year.....	None.	.....
Deduct those marked off as canceled.....	None.	.....
In force December 31, 1887.....	<u>\$18,300</u>	<u>\$372 25</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,196,517 31
Total losses paid from organization to date.....	310,139 37
Total losses incurred during the year.....	83,578 18
Total cash dividends declared since the company commenced business..	<u>270,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,396,725 80
Premiums received, fire.....	29,055 12
Losses paid, fire.....	1,149 26
Losses incurred, fire.....	<u>2,324 70</u>

## EAGLE FIRE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business August 6, 1806; commenced business in Illinois April 26, 1884.]

A. J. CLINTON, PRESIDENT.

THOMAS J. GAINES, SECRETARY.

R. A. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$449,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	19,500 00
Interest due and accrued on bond and mortgage loans.....	699 58
Total value of mortgaged premises.....	\$41,000 00
Market value of United States bonds owned by the company, par value.....	55,000 00
Market value of other stocks and bonds owned by the company, viz.....	491,508 75

## Stocks.

## Par value. Market value.

Oswego and Syracuse R. R.....	\$25,000 00	\$40,000 00
Albany and Susquehanna R. R.....	5,000 00	7,000 00
Utica, Chemung and Susquehanna Val. R.R.....	10,000 00	11,800 00
Rensselaer and Saratoga R. R.....	5,000 00	8,150 00
Third Avenue R. R.....	10,000 00	10,500 00
German American Bank.....	3,750 00	4,312 50
Merchants' National Bank.....	16,650 00	23,310 00
Mechanics' National Bank.....	5,000 00	8,200 00
Bank of America.....	20,000 00	34,600 00
Nassau Bank.....	5,000 00	7,500 00
American Exchange National Bank.....	20,000 00	28,000 00
East River National Bank.....	3,550 00	4,615 00
Bank of the State of New York.....	3,000 00	3,540 00
National Bank of Commerce.....	10,000 00	16,700 00
Delaware and Hudson Canal Co.....	25,000 00	25,781 25

## Bonds.

New York City, water loan .....	250,000 00	257,500 00
	\$416,950 00	\$491,508 75

Amount loaned on stocks and bonds as collateral.....	800 00
Market value of collaterals.....	\$1,300 00
Cash on hand and in bank.....	16,324 87
Interest due and accrued on stocks not included in market value.....	6,506 39
Interest due and accrued on collateral loans and bank deposit .....	192 00
Gross premiums in course of collection not more than three months due.....	9,092 83
All other property, viz: rents due and accrued, \$5,966.71; due for re-insurance on losses paid, \$623.12.....	6,589 83

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$73 73
Aggregate amount of all available assets .....	\$1,059,614 25



## LIABILITIES.

Net amount of unpaid losses.....		\$9,865 95
Unearned premiums at 50 per cent. on fire risks under one year.....	\$28,472 05	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	57,178 90	
Amount of unearned premiums on all outstanding risks.....		85,650 95
Cash dividends unpaid.....		1,693 24
Due and to become due for borrowed money.....		20,000 00
All other demands against the company, viz: return premiums.....		134 20
Gross liabilities, except capital stock.....		<u>\$117,349 34</u>
Surplus as regards policyholders.....		\$942,264 91
Amount of capital stock paid up.....		<u>300,000 00</u>
Surplus over paid up capital.....		<u>\$642,264 91</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$114,453 71	
Deduct re-insurance, rebate and return premiums.....	11,793 04	
Net cash received for premiums during the year.....		\$102,660 67
Interest on bonds and mortgages.....		1,261 25
Interest and dividends from all other sources.....		21,327 05
Income from all other sources.....		<u>28,719 29</u>
Received during the year, in cash.....		<u>\$153,968 26</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$56,404 07
Cash dividends paid.....	45,705 00
Commissions and brokerage.....	16,856 82
Salaries, fees and wages.....	29,722 27
State, national and local taxes.....	6,613 87
All other payments.....	<u>14,999 23</u>
Expenditures during the year, in cash.....	<u>\$170,301 26</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$34,844,371	\$176,074 47
Written or renewed during the year.....	27,577,697	116,080 56
Total.....	\$62,422,068	\$292,155 03
Deduct those expired and marked off as terminated.....	26,987,311	112,525 66
In force at the end of the year.....	\$35,434,757	\$179,629 37
Deduct amount re-insured.....	1,935,339	9,786 22
Net amount in force December 31, 1887.....	<u>\$33,499,418</u>	<u>\$169,843 15</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,584,873	\$56,944 11
More than <i>one</i> and not more than <i>three</i> years to run.....	19,019,792	104,264 72
More than three years to run.....	894,748	8,634 32
Net amount in force December 31, 1887.....	<u>\$33,499,418</u>	<u>\$169,843 15</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,390,535 00
Total losses paid from organization to date.....	3,027,516 00
Total losses incurred during the year.....	63,293 41
Total cash dividends declared since the company commenced business..	<u>3,866,308 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$2,258,756 00
Premiums received, fire .....	21,681 18
Losses paid, fire .....	9,217 27
Losses incurred, fire .....	13,511 77

## ELIOT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 4, 1873; commenced business in Illinois October 6, 1873.]

GREENLEAF C. GEORGE, PRESIDENT.

ALONZO P. CURTIS, SECRETARY.

FREDERICK S. JAMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$85,600 00
Interest due and accrued on bond and mortgage loans .....	1,047 79
Total value of mortgaged premises .....	\$152,700 00
Market value of United States bonds owned by the company, par value .....	105,000 00
Market value of other stocks and bonds owned by the company, viz .....	121,875 00
	142,100 00

## Bonds.

Par value    Market value.

Worcester and Nashua R. R., 5s .....	\$15,000 00	\$15,600 00
Fitchburg R. R., 5s .....	25,000 00	25,812 50
Northampton Town, 6s .....	20,000 00	21,600 00
Boston City, 6s .....	10,000 00	11,212 50
5s .....	15,000 00	17,100 00
Massachusetts State, 5s .....	15,000 00	15,600 00

## Stock.

Fitchburg R. R. ....	5,000 00	4,650 00
Norwich and Worcester .....	2,500 00	4,250 00
Old Colony .....	5,000 00	8,650 00
Vermont and Massachusetts .....	5,000 00	6,750 00
Shawmut National Bank .....	5,000 00	6,250 00
National Revere Bank .....	3,700 00	4,625 00

\$126,200 00

\$142,100 00

Cash on hand and in bank .....	11,828 87
Interest due and accrued on stocks not included in market value .....	2,151 63
Gross premiums in course of collection not more than three months due .....	25,480 21
All other property, viz: bank tax due from State of Massachusetts .....	408 04

Aggregate amount of all available assets .....

\$390,794 54

## LIABILITIES.

Net amount of unpaid losses.....		\$20,361 00
Unearned premiums at 50 per cent on fire risks under one year.....	\$69,123 93	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	27,619 43	
Amount of unearned premiums on all outstanding risks.....		96,743 36
Cash dividends unpaid.....		125 00
Due and accrued for salaries and other miscellaneous expenses.....		625 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, estimated, \$1,500.00; return premiums, \$900.00.....		2,400 00
Gross liabilities, except capital stock.....		\$120,254 36
Surplus as regards policyholders.....		\$270,540 18
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$70,540 18

## INCOME DURING THE YEAR.

## From fire risks.

Premiums collected during the year.....	\$179,947 68	
Deduct re-insurance, rebate and return premiums.....	28,600 42	
Net cash received for premiums during the year.....		\$151,347 26
Interest on bonds and mortgages.....		3,062 15
Interest and dividends from all other sources.....		13,887 23
Income from all other sources.....		14 31
Received during the year, in cash.....		\$168,310 95

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$100,236 75
Cash dividends paid.....		20,200 00
Commissions and brokerage.....		33,196 07
Salaries, fees and wages.....		11,106 00
State, national and local taxes.....		4,672 07
All other payments.....		12,414 16
Expenditures during the year, in cash.....		\$181,825 05

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$15,973,271	\$199,043 44
Written or renewed during the year.....	16,315,342	179,357 80
Total.....	\$32,288,613	\$378,401 24
Deduct those expired and marked off as terminated.....	15,682,146	180,445 73
In force at the end of the year.....	\$16,606,467	\$197,955 51
Deduct amount re-insured.....	434,538	4,810 42
Net amount in force December 31, 1887.....	\$16,171,929	\$193,145 09

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,691,406	\$138,247 86
More than <i>one</i> and not more than <i>three</i> years to run.....	3,318,663	33,162 45
More than three years to run.....	2,161,860	21,734 78
Net amount in force December 31, 1887.....	\$16,171,929	\$193,145 09

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,833,430 67
Total losses paid from organization to date.....	896,903 34
Total losses incurred during the year.....	99,544 75
Total cash dividends declared since the company commenced business..	270,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,226,201 00
Premiums received, fire.....	22,031 49
Losses paid, fire.....	12,220 09
Losses incurred, fire.....	17,034 09

## ENTERPRISE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, O.; commenced business December, 1866; commenced business in Illinois April 13, 1876.]

JOHN W. HARTWELL, PRESIDENT.

J. W. McCORD, SECRETARY.

R. S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$80,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	15,000 00
Interest due and accrued on bond and mortgage loans.....	60 00
Total value of mortgaged premises.....	\$50,000 00
Market value of United States bonds owned by the company, par value.....	25,000 00
Market value of other stocks and bonds owned by the company, viz:.....	31,375 00
	47,665 00

## Bonds.

## Par value. Market value.

City of Cincinnati R. R., 6s.....	\$20,000 00	\$24,700 00
7 3-10s.....	1,000 00	1,305 00
Cinn. Ham. and Dayton R. R., 7s.....	8,000 00	9,520 00
6s.....	4,000 00	4,400 00
Cinn., Rich. and Chicago, R. R., 7s.....	2,000 00	2,240 00
Little Miami R. R., 5s.....	5,000 00	5,500 00

\$40,000 00

\$47,665 00

Amount loaned on stocks and bonds as collateral.....	27,255 00
Market value of collaterals.....	\$37,655 00
Cash on hand and in bank.....	33,052 69
Interest due and accrued on stocks not included in market value.....	541 67
Gross premiums in course of collection not more than three months due.....	4,795 82
Bills receivable, not matured, taken for fire, marine and inland risks.....	2,116 28
All other property, viz: rents due and accrued.....	665 00

Aggregate amount of all available assets..... \$242,526 46



## LIABILITIES.

Net amount of unpaid losses.....		\$8,565 33
Unearned premiums at 50 per cent. on fire risks under one year.....	\$23,749 50	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,241 04	
Amount of unearned premiums on all outstanding risks.....		32,990 54
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		184 95
Gross liabilities, except capital stock.....		\$41,740 82
Surplus as regards policyholders.....		\$200,785 64
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$785 64

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$65,616 92	\$1,958 51	
Deduct re-insurance, rebate and return premiums.....	7,955 86	211 35	
Net cash received for premiums during the year.....	\$57,661 06	\$1,747 16	\$59,408 22
Interest on bonds and mortgages.....			900 00
Interest and dividends from all other sources.....			5,750 79
Income from all other sources.....			10,297 57
Received during the year in cash.....			\$76,356 58

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$23,910 42	
Net amount paid for marine and inland losses.....	294 53	\$24,204 95
Cash dividends paid.....		12,000 00
Commissions and brokerage.....		9,407 71
Salaries, fees and wages.....		9,100 00
State, national and local taxes.....		3,796 31
All other payments.....		14,238 56
Expenditures during the year, in cash.....		\$72,747 53

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,526,282	\$62,395 21
Written or renewed during the year.....	5,054,821	65,336 63
Total.....	\$9,561,103	\$127,731 84
Deduct those expired and marked off as terminated.....	4,549,725	59,591 92
In force at the end of the year.....	\$5,011,378	\$68,139 92
Deduct amount re-insured.....	173,599	2,126 32
Net amount in force December 31, 1887.....	\$4,837,779	\$66,013 60

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$3,380,817	\$47,498 99
More than <i>one</i> and not more than <i>three</i> years to run.....	408,344	5,406 73
More than three years to run.....	1,048,618	13,107 88
Net amount in force December 31, 1887.....	\$4,837,779	\$66,013 60
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	None.	
Written during the year.....	\$352,667 55	\$2,101 77
Deduct those expired and marked off as terminated.....	\$352,667 55	\$2,101 77

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,399,754 15
Total losses paid from organization to date.....	2,892,064 55
Total losses incurred during the year.....	32,628 66
Total cash dividends declared since the company commenced business..	316,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,168,921 00
Premiums received, fire.....	14,593 19
Losses paid, fire.....	4,827 50
Losses incurred, fire.....	9,125 00

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Providence, R. I.; commenced business September, 1860; commenced business in Illinois September 30, 1873.]

FRED. W. ARNOLD, PRESIDENT.

JAMES E. TILLINGHAST, SECRETARY.

R. J. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$129,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	99,200 00
Interest due and accrued on bond and mortgage loans.....	1,120 00
Total value of mortgaged premises.....	\$298,900 00
Market value of United States bonds owned by the company, par value.....	25,000 00
Market value of other stocks and bonds owned by the company, viz.....	31,437 50
	255,352 00

## Stocks.

## Par value. Market value.

Old National Bank, Providence.....	\$50,000	\$57,500
National Bank of Commerce, Providence...	17,000	19,890
American National Bank, Providence.....	10,000	9,500
Third National Bank, Providence.....	3,000	3,750
Fourth National Bank, Providence.....	10,000	12,500
First National Bank of Warren.....	10,000	10,000
N. Y. Central and Hudson River R. R. Co....	20,000	21,800
Illinois Central R. R. Co.....	13,400	15,812

## Bonds.

N. Y. Elevated R. R.....	25,000	28,750
Pawtuxet Valley R. R.....	22,000	27,600
Quincy, Alton and St. Louis.....	10,000	10,000
National Water Works Co., N. Y., Kansas City plant.....	10,000	10,000
Union Pacific R. R., first mortgage.....	25,000	28,250

\$225,400

\$255,352

Amount loaned on stocks and bonds as collateral.....	\$2,800 00
Market value of collaterals.....	\$3,680 00
Cash on hand and in bank.....	16,541 57
Interest due and accrued on stocks not included in market value.....	390 00
Gross premiums in course of collection not more than three months due.....	21,645 41
All other property, viz: rents due and accrued.....	1,695 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$279 96
Aggregate amount of all available assets.....	\$560,081 48

## LIABILITIES.

Net amount of unpaid losses.....	\$15,538 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$86,614 47
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	41,120 49
Unearned premiums at 100 per cent. on marine risks.....	480 45
Amount of unearned premiums on all outstanding risks.....	128,215 41
Cash dividends unpaid.....	402 80
Due and accrued for salaries and other miscellaneous expenses.....	3,000 00
Gross liabilities, except capital stock.....	\$147,156 21
Surplus as regards policyholders.....	\$412,925 27
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$112,925 27

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$230,882 65	\$11,515 91	
Deduct re-insurance, rebate and return premiums.....	24,574 93	2,552 45	
Net cash received for premiums during the year.....	\$206,307 72	\$8,963 46	\$215,271 18
Interest on bonds and mortgages.....			5,245 61
Interest and dividends from all other sources.....			13,218 44
Income from all other sources.....			5,379 86
Received during the year, in cash.....			\$239,115 09

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$110,564 46	
Net amount paid for marine and inland losses.....	9,117 03	\$119,681 49
Cash dividends paid.....		24,654 30
Commissions and brokerage.....		38,299 68
Salaries, fees and wages.....		32,472 83
State, national and local taxes.....		7,458 25
Expenditures during the year, in cash.....		\$222,566 55

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$19,548,049 54	\$234,250 09
Written or renewed during the year.....	20,394,800 93	232,619 37
Total.....	\$39,942,850 47	\$466,869 46
Deduct those expired and marked off as terminated.....	18,745,832 11	215,908 72
In force at the end of the year.....	\$21,197,018 36	\$250,960 74
Deduct amount re-insured.....	321,374 53	3,094 62
Net amount in force December 31, 1887.....	\$20,875,643 83	\$247,866 12

RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,888,145 63	\$173,228 94
More than <i>one</i> and not more than <i>three</i> years to run.....	2,635,702 13	26,940 73
More than three years to run .....	4,351,796 07	47,696 45
Net amount in force December 31, 1887 .....	<u>\$20,875,643 83</u>	<u>\$247,866 12</u>
	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$354,222	\$3,414 05
Written during the year .....	2,097,171	11,206 89
Total.....	\$2,451,393	\$14,620 94
Deduct those expired and marked off as terminated.....	2,372,106	14,002 49
In force December 31, 1887 .....	\$79,287	\$618 45
Deduct amount re-insured.....	15,000	138 00
Net amount in force.....	<u>\$64,287</u>	<u>\$480 45</u>

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,156,761 09
Total losses paid from organization to date.....	2,131,159 10
Total losses incurred during the year.....	118,554 49
Total cash dividends declared since the company commenced business..	<u>428,000 00</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,773,887 00
Premiums received, fire .....	19,110 55
Losses paid, fire .....	12,314 41
Losses incurred, fire .....	<u>13,945 56</u>

EXCHANGE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business May, 1853; commenced business in Illinois April 4, 1864.]

RICHARD C. COMBES, PRESIDENT.

GEORGE W. MONTGOMERY,, SECRETARY.

GEORGE W. MONTGOMERY, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Capital stock authorized.....	\$201,010 00
Capital stock paid up in cash. ....	<u>200,010 00</u>



## ASSETS.

<b>Loans on bond and mortgage (first liens) upon which not more than one year's interest is due</b>						\$66,150 00
<b>Loans on bond and mortgage upon which more than one year's interest is due (of which \$550 is in process of foreclosure)</b>						850 00
<b>Interest due and accrued on bond and mortgage loans</b>						2,554 00
<b>Total value of mortgaged premises</b>					\$166,500 00	
<b>Market value of United States bonds owned by the company, par value</b>					120,000 00	153,200 00
<b>Market value of other stocks and bonds owned by the company, viz:</b>						138,500 00
			<b>Par value.</b>		<b>Market value.</b>	
New York County bonds, 3s	\$75,000			\$76,500		
N. Y., Lackawanna and Western R. R. stock	25,000			27,000		
Standard Gas Light Co. stock	20,000			21,000		
	14,000			14,000		
			\$134,000		\$138,500	
<b>Amount loaned on stocks and bonds as collateral</b>						93,250 00
<b>Market value of collaterals</b>					\$126,440 00	
<b>Cash on hand and in bank</b>						18,802 44
<b>Interest due and accrued on collateral loans</b>						1,055 33
<b>Gross premiums in course of collection not more than three months due</b>						37,087 61
<b>Bills receivable, not matured, taken for fire, marine and inland risks</b>						5,690 37
<b>Aggregate amount of all available assets</b>						\$517,139 75

## LIABILITIES.

Net amount of unpaid losses.....		\$56,973 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$108,275 36	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	64,379 21	
Unearned premiums at 50 per cent. on inland navigation risks.....	5,688 12	
Amount of unearned premiums on all outstanding risks.....		178,342 69
Cash dividends unpaid.....		993 60
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$3,100.00; return premiums, \$806.96.....		3,906 96
Gross liabilities, except capital stock.....		\$240,216 25
Surplus as regards policyholders.....		\$276,923 50
Amount of capital stock paid up.....		200,010 00
Surplus over paid up capital.....		\$76,913 50

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$337,059 22	\$61,903 56	
Deduct re-insurance, rebate and return pre- miums.....	22,988 96	3,604 95	
Net cash received for premiums during the year .....	\$314,070 26	\$58,298 61	\$372,368 87
Interest on bonds and mortgages.....			7,781 64
Interest and dividends from all other sources .....			7,974 23
Received during the year, in cash.....			\$388,124 74

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$129,253 94	
Net amount paid for marine and inland losses.....	54,218 73	\$183,472 67
Cash dividends paid.....		14,000 70
Commissions and brokerage.....		63,267 58
Salaries, fees and wages.....		20,899 97
State, national and local taxes.....		3,745 26
All other payments.....		13,315 11
Expenditures during the year, in cash.....		\$298,701 29

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$20,048,453	\$163,327 75
Written or renewed during the year.....	39,443,804	355,830 87
Total.....	\$59,491,957	\$519,158 62
Deduct those expired and marked off as terminated. ....	8,708,017	177,982 20
In force at the end of the year.....	\$50,783,940	\$341,176 42
Deduct amount re-insured.....	880,870	5,968 23
Net amount in force December 31, 1887.....	\$49,903,070	\$335,208 19

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$35,504,247	\$216,550 71
More than <i>one</i> and not more than <i>three</i> years to run.....	11,103,227	86,343 39
More than three years to run.....	3,295,596	32,314 09
Net amount in force December 31, 1887.....	\$49,903,070	\$335,208 19

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year .	\$996,311	\$8,409 38
Written during the year.....	8,400,681	64,795 83
Total.....	\$9,396,992	\$73,205 21
Deduct those expired and marked off as terminated .....	9,160,977	61,828 98
In force December 31, 1887.....	\$236,015	\$11,376 23

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,129,269 00
Total losses paid from organization to date.....	2,454,562 00
Total losses incurred during the year.....	221,456 67
Total cash dividends declared since the company commenced business..	389,624 85

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$1,465,710.61; marine and inland, \$91,564.00.....	\$1,557,274 61
Premiums received, fire, \$13,106.58; marine and inland, \$486.89.....	13,593 47
Losses paid, fire, \$6,509.71; marine and inland, \$119.44.....	6,629 15
Losses incurred, fire, \$7,121.54; marine and inland, \$144.44.....	7,265 98

## FARRAGUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business January 30, 1872; commenced business in Illinois February 28, 1873.]

JOHN E. LEFFINGWELL, PRESIDENT.

SAMUEL DARBEE, SECRETARY.

FRANCIS P. FISHER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$6,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	22,000 00
Interest due and accrued on bond and mortgage loans .....	245 50
Total value of mortgaged premises .....	\$43,000 00
Market value of United States bonds owned by the company, par value .....	100,000 00
Market value of other stocks and bonds owned by the company, viz: .....	118,650 00
	222,538 50

## Bonds.

## Par value. Market value.

District of Columbia .....	\$59,500 00	\$71,400 00
West Shore R. R., 4s .....	20,000 00	20,000 00
N. Y., Ontario and Western R. R., 6s .....	50,000 00	54,500 00

## Stocks.

Fourth National Bank .....	10,000 00	14,500 00
N. Y. Produce Exchange Bank .....	5,200 00	5,616 00
Long Island Loan and Trust Co. ....	25,000 00	40,000 00
Brooklyn Gas Light Co. ....	11,250 00	11,362 50
People's Gas Light Co. ....	5,000 00	3,000 00
Citizens' Gas Light Co. ....	4,000 00	2,160 00

	\$189,950 00	\$222,538 50
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Amount loaned on stocks and bonds as collateral .....	6,350 00
Market value of collaterals .....	\$11,770 00
Cash on hand and in bank .....	18,164 79
Interest due and accrued on collateral loans .....	83 97
Gross premiums in course of collection not more than three months due .....	22,027 40
All other property, viz: Rents due and accrued .....	36 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$137 15
Office furniture and stationery .....	4,000 00

Total .....	\$4,137 15
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Aggregate amount of all available assets .....	\$416,096 16
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## LIABILITIES.

Net amount of unpaid losses .....	\$15,982 35
Unearned premiums at 50 per cent. on fire risks under one year.....	\$61,021 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	42,235 67
Amount of unearned premiums on all outstanding risks.....	106,259 82
Due and to become due for borrowed money.....	2,108 33
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	2,247 81
Gross liabilities, except capital stock.....	\$126,598 31
Surplus as regards policyholders.....	\$29,497 85
Amount of capital stock paid up.....	\$200,000 00
Surplus over paid up capital .....	\$89,497 85

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year .....	\$190,402 37
Deduct re-insurance, rebate and return premiums.....	30,601 34
Net cash received for premiums during the year .....	\$159,801 03
Interest on bonds and mortgages.....	501 55
Interest and dividends from all other sources .....	15,323 57
Income from all other sources.....	460 00
Received during the year, in cash.....	\$176,086 15

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$106,432 86
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	24,259 40
Salaries, fees and wages.....	22,783 33
State, national and local taxes.....	3,425 10
All other payments .....	18,500 17
Expenditures during the year, in cash.....	\$195,400 86

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year...	\$27,828,345	\$212,268 51
Written or renewed during the year.....	25,208,645	190,849 90
Total.....	\$53,036,990	\$403,118 41
Deduct those expired and marked off as terminated.....	25,048,707	186,128 59
In force at the end of the year .....	\$27,988,283	\$216,939 82
Deduct amount re-insured.....	1,786,241	13,468 63
Net amount in force December 31, 1887.....	\$26,202,042	\$203,521 19

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$16,739,224	\$128,048 39
More than <i>one</i> and not more than <i>three</i> years to run.....	7,980,187	61,128 13
More than three years to run.....	1,482,631	14,344 76
Net amount in force December 31, 1887.....	\$26,202,042	\$203,521 19

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,380,338 90
Total losses paid from organization to date .....	1,033,490 14
Total losses incurred during the year .....	107,719 36
Total cash dividends declared since the company commenced business.....	374,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$956,182 00
Premiums received, fire .....	8,962 52
Losses paid, fire.....	5,026 72
Losses incurred, fire .....	7,056 72



## FIDELITY FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, Ohio; commenced business January, 1884; commenced business in Illinois February 1, 1887.]

E. V. BROOKFIELD, PRESIDENT.

HENRY EMERSON, SECRETARY.

GEORGE M. HORD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Market value of United States bonds owned by the company		
Par value.....	\$155,300 00	\$198,784 00
Market value of other stocks and bonds owned by the company, viz:.....		26,596 16
Bonds.	Par value.	Market value.
City of Cincinnati, Ohio, 5s.....	\$2,000 00	\$2,316 66
deficiency.....	200 00	204 50
Stocks.		
First National Bank of Cincinnati, Ohio....	4,900 00	13,475 00
"          "          Hamilton "....	1,000 00	1,900 00
Second "          "          "....	1,500 00	2,700 00
City and Suburban Telegraph Assn. of Cin.	5,000 00	6,000 00
	\$14,600 00	\$26,596 16
Cash on hand and in bank.....		17,736 64
Interest due and accrued on stocks not included in market value.....		843 12
Gross premiums in course of collection, not more than three months due		5,592 39

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$69 45
Aggregate amount of all available assets.....	\$249,552 31

## LIABILITIES.

Net amount of unpaid losses.....	\$15,608 21
Unearned premiums at 50 per cent. on fire risks under one year.....	\$24,718 62
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	7,177 85
Amount of unearned premiums on all outstanding risks.....	31,896 47
Cash dividends unpaid.....	180 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	350 98
Gross liabilities, except capital stock.....	\$48,035 66
Surplus as regards policyholders.....	\$201,516 65
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$1,516 65

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$58,469 72	
Deduct re-insurance, rebate and return premiums.....	6,091 46	
Net cash received for premiums during the year.....		\$52,378 56
Interest and dividends from all other sources.....		7,678 45
Income from all other sources.....		14,752 62
Received during the year in cash.....		<u>\$74,809 63</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$23,436 61
Cash dividends paid.....	13,820 00
Commissions and brokerage.....	7,258 38
Salaries, fees and wages.....	2,821 33
State, national and local taxes.....	1,176 98
All other payments.....	1,902 71
Expenditures during the year, in cash.....	<u>\$50,416 01</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$1,747,775	\$21,487 36
Written or renewed during the year.....	6,351,918	62,912 60
Total.....	\$8,099,693	\$84,399 96
Deduct those expired and marked off as terminated.....	2,415,496	21,967 62
In force at the end of the year.....	\$5,684,197	\$62,432 34
Deduct amount re-insured.....	21,000	427 09
Net amount in force December 31, 1887.....	<u>\$5,663,197</u>	<u>\$62,005 25</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$4,779,220	\$49,437 23
More than <i>one</i> and not more than <i>three</i> years to run.....	284,261	3,784 23
More than three years to run.....	599,716	8,783 79
Net amount in force December 31, 1887.....	<u>\$5,663,197</u>	<u>\$62,005 25</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$112,813 57
Total losses paid from organization to date.....	45,553 13
Total losses incurred during the year.....	41,035 90
Total cash dividends declared since the company commenced business..	<u>26,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$456,165 00
Premiums received, fire.....	4,331 09
Losses paid, fire.....	2,666 70
Losses incurred, fire.....	<u>2,666 70</u>

## FIRE ASSOCIATION OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business September 1, 1817; commenced business in Illinois, November 7, 1872.]

J. LIGHTFOOT, PRESIDENT.

W. S. WINSHIP, SECRETARY.

WM. H. CUNNINGHAM, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$57,701 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	1,289,108 17
Loans on bond and mortgage upon which more than one year's interest is due.....	5,306 67
Interest due and accrued on bond and mortgage loans.....	23,834 12
Total value of mortgaged premises.....	\$3,464,896 00
Market value of United States bonds owned by the company, par value.....	235,000 00
Market value of other stocks and bonds owned by the company, viz:.....	288,125 00
	2,245,344 50

## Bonds.

Par value. Market value.

Catawissa R. R., 7s.....	\$10,000 00	\$12,150 00
City of Camden, 7s.....	6,000 00	6,300 00
Lehigh Valley R. R., 7s.....	32,000 00	43,520 00
Masonic Temple, 5s.....	20,000 00	21,000 00
Shamokin Valley and Pottsville R. R., 7s.....	20,000 00	25,200 00
Philadelphia City, 6s.....	402,600 00	523,380 00
Philadelphia and Erie R. R., 5s.....	100,000 00	110,000 00
Belt R. R. and Stock Yards, 6s.....	50,000 00	57,500 00
Philadelphia City Pass. Ry., 5s.....	50,000 00	55,000 00
Louisville and Nashville R. R., 6s.....	100,000 00	110,000 00
Texas and Pacific R. R., 6s.....	13,000 00	14,040 00
City of Cincinnati, 7-3-10s.....	125,000 00	165,050 00
Lehigh Valley R. R., 6s.....	100,000 00	128,750 00
Lehigh Coal and Navigation Co., 7s.....	100,000 00	129,625 00
Pennsylvania R. R. Co., 6s.....	108,000 00	135,980 00
Pennsylvania Co., 6s.....	89,000 00	91,340 00
Penn. and N. Y. Canal, 7s.....	8,000 00	9,040 00
Northern Central Ry. Co., 6s.....	168,000 00	199,920 00
Huntingdon and Broad Top Mt. R. R., 7s.....	15,000 00	15,900 00
Northern Pacific R. R. Land Grant, 6s.....	25,000 00	29,250 00
Philadelphia and Reading Car Trust, 6s.....	25,000 00	25,000 00
Car Trust of N. Y. No. 3, series G.....	20,000 00	18,000 00
Peoria Mercantile Literary Ass'n, 6s.....	25,000 00	25,000 00
City of Clay Centre, 6s.....	3,000 00	3,000 00
City of Richmond certificates, 6s.....	25,000 00	31,000 00
Mortgage Trust Co. of Penn., 5s.....	50,000 00	50,000 00
City of Millville, 7s.....	6,000 00	6,480 00
Northern Pacific, 1st mortgage, 6s.....	25,000 00	25,750 00

## Stocks.

Pennsylvania R. R.....	126,500 00	137,252 50
Phila., Germantown and Norristown R. R.....	16,550 00	38,727 00
Chestnut Hill R. R.....	3,500 00	8,190 00

\$1,867,150 00	\$2,245,344 50
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Amount loaned on stocks and bonds as collateral.....	\$150,000 00
Cash on hand and in bank.....	177,072 30
Interest due and accrued on stocks not included in market value.....	8,705 00
Interest due and accrued on collateral loans.....	505 38
Gross premiums in course of collection not more than three months due.....	130,873 15
All other property, viz: rents due and accrued.....	558 00

Total.....	\$4,377,132 29
Less special deposits to secure liabilities in the States of Virginia, Georgia and N. Carolina.....	67,945 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Fire Association of Philadelphia, stock.....	\$128,000 00
Loan on Fire Association of Philadelphia stock.....	7,650 00
Total.....	\$135,650 00
Aggregate amount of all available assets.....	\$4,309,187 29

## LIABILITIES.

Net amount of unpaid losses.....	\$237,173 24
Unearned premiums at 50 per cent. on fire risks under one year.....	\$613,100 45
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	528,027 87
Amount of unearned premiums on all outstanding risks.....	1,141,128 32
Amount reclaimable on perpetual fire insurance policies.....	1,804,948 15
Total.....	\$3,183,249 71
Less liabilities secured by special deposits, unpaid losses, \$14,705.25; unearned premiums, \$31,697.96.....	46,403 21
Gross liabilities, except capital stock.....	\$3,136,846 50
Surplus as regards policyholders.....	\$1,172,340 79
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$672,340 79

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,853,994 37	
Deduct re-insurance, rebate and return premiums.....	228,393 10	
Net cash received for premiums during the year.....		\$1,630,601 27
Interest on bonds and mortgages.....		76,888 93
Interest and dividends from all other sources.....		135,786 42
Income from all other sources.....		7,983 77
Deposit premiums received on perpetual fire risks.....	\$49,982 94	
Received during the year in cash.....		\$1,851,260 39

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,015,788 00
Cash dividends paid.....	200,000 00
Commissions and brokerage.....	336,401 03
Salaries, fees and wages.....	123,927 17
State, national and local taxes.....	59,269 97
All other payments.....	20,551 84
Deposit premiums returned on perpetual fire risks.....	\$61,895 91
Expenditures during the year in cash.....	\$1,755,878 01

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$255,091,334	\$1,069,588 98
Written or renewed during the year.....	143,669,364	1,864,102 56
Total.....	\$403,763,698	\$5,873,671 54
Deduct those expired and marked off as terminated.....	143,999,060	1,724,952 77
In force at the end of the year.....	\$259,764,038	\$4,148,718 77
Deduct amount re-insured.....	2,030,421	26,375 93
Net amount in force December 31, 1887.....	\$257,733,617	\$4,122,342 84



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$90,759,011	\$1,226,200 91
More than <i>one</i> and not more three <i>three</i> years to run.....	51,403,751	541,057 74
More than three years to run.....	34,448,211	412,635 12
Perpetual.....	81,122,644	1,942,449 07
Net amount in force December 31, 1887.....	\$257,733,617	\$4,122,342 84

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$21,852,265 00
Total losses paid from organization to date.....	12,183,581 00
Total losses incurred during the year.....	1,098,456 17
Total cash dividends declared since the company commenced business..	3,379,762 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken., fire.....	\$12,124,714 00
Premiums received, fire.....	170,504 79
Losses paid, fire.....	97,553 29
Losses incurred, fire.....	106,127 49

## FIRE ASSOCIATION OF NEW YORK.

## YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business June 30, 1886; commenced  
business in Illinois October 27, 1886.]

FRANKLIN ALLEN, PRESIDENT.

CHARLES, H. COOK, SECRETARY.

BYRON D. WEST, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$200,000 00
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## ASSETS.

Market value of United States and District of Columbia bonds owned by the company, par value.....	\$185,000 00	226,000 00
Market value of other stocks and bonds owned by the company viz.....		73,268 50
Bonds.		
Par value. Market value.		
West Shore R. R., 4s.....	\$25,000 00	\$25,500 00
Western Union 1st mort., 7s.....	20,000 00	23,400 00
New York City, 6s.....	4,000 00	4,940 00
Metropolitan Elevator 1st mort., 6s.....	2,000 00	2,300 00
Mutual Fire Ins., scrip.....	70 00	38 50
Stocks.		
Importers and Traders Bank.....	5,000 00	17,000 00
	\$56,070 00	\$73,268 50
Cash on hand and in bank.....		19,941 76
Interest due and accrued on stocks not included in market value.....		606 36
Gross premiums in course of collection not more than three months due.		17,164 90
Aggregate amount of all available assets.....		\$336,981 52

## LIABILITIES.

Net amount of unpaid losses.....		\$9,623 30
Unearned premiums at 50 per cent. on fire risks under one year.....	\$81,633 10	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	2,302 11	
Amount of unearned premiums on all outstanding risks.....		\$83,935 51
Gross liabilities, except capital stock.....		\$93,558 81
Surplus as regards policyholders.....		\$243,422 71
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$43,422 71

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$194,191 18	
Deduct re-insurance, rebate and return premiums.....	17,145 68	
Net cash received for premiums during the year.....		\$177,045 50
Interest and dividends from all sources.....		8,536 29
Received for calls on capital stock.....	\$100,000 00	
Received during the year in cash.....		\$185,581 79

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$190,813 11
Commissions and brokerage.....	10,177 35
Salaries, fees and wages.....	16,353 39
State, national and local taxes.....	3,056 51
All other payments.....	15,472 49
Expenditures during the year, in cash.....	\$235,872 85

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$10,312,774	\$121,556 62
Written or renewed during the year.....	19,674,487	191,224 93
Total.....	\$29,987,262	\$312,781 55
Deduct those expired and marked off as terminated.....	15,042,764	145,593 65
In force at the end of the year.....	\$14,944,498	\$167,187 90

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$14,558,038	\$163,266 80
More than <i>one</i> and not more than <i>three</i> years to run.....	351,460	3,578 60
More than <i>three</i> years to run.....	35,000	312 50
In force at the end of the year.....	\$14,944,498	\$167,187 90

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$317,159 05
Total losses paid from organization to date.....	206,858 11
Total losses incurred during the year.....	199,836 41

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,280,130 00
Premiums received, fire.....	18,373 26
Losses paid, fire.....	9,490 70
Losses incurred, fire.....	9,615 70

# FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business April 19, 1833; commenced business  
in Illinois February 22, 1881.]

JAMES N. STONE, PRESIDENT.

CHARLES R. PECK, SECRETARY.

ROBERT S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$54,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	239,850 00
Interest due and accrued on bond and mortgage loans.....	3,364 06
Total value of mortgaged premises .....	\$526,050 00
Market value of stocks and bonds owned by the company, viz:.....	407,855 00

### Bonds.

### Par value. Market value.

Jersey City, 7s .....	\$9,000 00	\$10,800 00
Lehigh Valley R. R., 1st mort. 6s.....	5,000 00	6,000 00
Lehigh Valley R. R., 2d mort. 7s .....	8,000 00	10,880 00
Lehigh Valley R. R., consolidated mort. 6s..	5,000 00	6,450 00
Delaware and Bound Brook R. R., 1st mort. 7s.....	24,000 00	31,440 00
North Penna. R. R., 2d mort. 7s.....	12,000 00	14,280 00
Catawissa R. R., 2d mort. 7s.....	4,000 00	4,880 00
Pennsylvania Co. 6s.....	17,000 00	20,400 00
Penna. and N. Y. Canal and R. R. 1st mort. 7s	10,000 00	12,400 00
Elmira and Williamsport R. R. stock .....	550 00	495 00
Huntingdon and Broad Top R. R. and Coal Co. mort. 7s.....	13,000 00	14,725 00
Pittsburgh, Cincinnati and St. Louis R. R. 1st mort. 7s .....	20,000 00	24,000 00
Rwy Car Trust of Penna., series D, 5s.....	1,000 00	1,025 00
American Steamship Co. 1st mort. 6s.....	4,500 00	4,950 00
West Jersey R. R. 1st mort. ....	15,000 00	17,100 00
N. Y. Car Trust No. 2, series D.....	5,000 00	5,000 00
United New Jersey R. R. and Canal Co. con. mort. 6s.....	20,000 00	24,000 00
Phila. and Erie R. R. con. mort. 5s.....	10,000 00	11,100 00
Pennsylvania R. R. gen. mort. 6s .....	11,000 00	14,520 00
Penna. Car Trust, series C, 5s.....	15,000 00	15,375 00
Junction R. R. Co. 2d mort. 6s.....	7,000 00	8,400 00
Camden and Atlantic R. R. 1st mort. 6s.....	4,000 00	4,560 00
Belvidere-Delaware R. R. 1st mort 6s.....	1,000 00	1,180 00
Connecting Railway, series C.....	2,000 00	2,500 00
Connecting Railway, series D.....	1,000 00	1,250 00
Worcester and Phila. R. R. gen. mort. 7s..	2,000 00	2,160 00
Bell's Gap R. R. 1st mort. 7s .....	10,000 00	11,060 00
Phila., Germantown and Norristown stock	13,200 00	31,680 00
City of Camden 7s.....	1,000 00	1,260 00
Penna. R. R. con. mort. 6s.....	6,000 00	7,320 00
Phila. and Reading Car Trust 6s.....	10,000 00	10,000 00
United Companies of N. J. ....	15,000 00	32,250 00
Germantown Passenger R. R. ....	10,250 00	19,475 00
Schuylkill River E. Side R. R. 1st mort. 5s...	15,000 00	15,000 00
Pennsylvania Steel Co.....	10,000 00	10,000 00

\$316,500 00

\$407,855 00

Amount loaned on stocks and bonds as collateral.....		\$38,925 00
Market value of collaterals.....	\$51,695 00	
Cash on hand and in bank .....		5,082 29
Interest due and accrued on stocks not included in market value .....		605 62
Interest due and accrued on collateral loans .....		869 13
Gross premiums in course of collection not more than three months due .....		21,358 92
All other property, viz: Rents due and accrued, \$221.00; perpetual deposit in other companies, \$437.50 .....		661 50

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$267 19	
Aggregate amount of all available assets.....		\$772,571 52

## LIABILITIES.

Net amount of unpaid losses.....		\$17,558 33
Unearned premiums at 50 per cent. on fire risks under one year.....	\$73,734 33	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	29,889 53	
Amount of unearned premiums on all outstanding risks .....		103,623 86
Amount reclaimable on perpetual fire insurance policies.....		123,287 96
Cash dividends unpaid.....		208 00
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$1300.00; commissions and other charges due and to become due to agents and brokers, \$4,271.78.....		5,571 78
Gross liabilities, except capital stock .....		\$250,249 93
Surplus as regards policyholders.....		\$522,321 59
Amount of capital stock paid up.....		400,000 00
Surplus over paid up capital.....		\$122,321 59

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$206,753 62	
Deduct re-insurance, rebate and return premiums.....	32,547 36	
Net cash received for premiums during the year .....		\$174,206 26
Interest on bonds and mortgages.....		9,471 31
Interest and dividends from all other sources .....		25,559 78
Income from all other sources.....		1,049 75
Deposit premiums received on perpetual fire risks .....	\$14,046 66	
Received during the year in cash .....		\$210,287 10

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....		\$120,377 96
Cash dividends paid.....		25,834 00
Commissions and brokerage.....		35,133 83
Salaries, fees and wages.....		9,320 56
State, national and local taxes.....		5,760 40
All other payments.....		2,792 09
Deposit premiums returned on perpetual fire risks .....	\$2,845 75	
Expenditures during the year, in cash.....		\$199,218 84

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$14,319,833	\$180,396 09
Written or renewed during the year.....	18,531,371	206,423 06
Total.....	\$32,851,204	\$386,819 15
Deduct those expired and marked off as terminated.....	16,359,716	183,347 98
In force at the end of the year.....	\$16,491,488	\$203,471 17
Deduct amount re-insured.....	887,156	3,286 77
Net amount in force December 31, 1887.....	\$16,104,302	\$200,184 40



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$12,065,851	\$147,468 67
More than <i>one</i> and not more than <i>three</i> years to run.....	2,256,911	25,856 11
More than three years to run .....	1,781,490	26,859 62
Net amount in force December 31, 1887.....	\$16,104,302	\$200,184 40

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$4,328,714	\$121,255 59
Perpetual risks written during the year .....	702,464	16,892 41
Total.....	\$5,031,178	\$138,148 00
Deduct those market off as canceled.....	93,945	2,845 75
In force December 31, 1887.....	\$4,937,233	\$135,302 25

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$1,186,789 14
Total losses paid from organization to date.....	722,478 43
Total losses incurred during the year .....	112,433 48
Total cash dividends declared since the company commenced business..	456,408 17

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,471,699 00
Premiums received, fire .....	18,501 92
Losses paid, fire.....	10,364 78
Losses incurred, fire .....	11,814 78

## FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Baltimore, Md.; commenced business August 2, 1826; commenced business in Illinois December 23, 1878.]

JAMES M. ANDERSON, PRESIDENT.

FRANCIS E. S. WOLFE, SECRETARY.

ROBERT A. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$378,000 00
Capital stock paid up in cash .....	378,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$146,875 00
Market value of stocks and bonds owned by the company, viz.....	396,847 28

## Bonds.

## Par value. Market value.

State of Maryland.....	\$29,000 00	\$31,650 00
City of Baltimore.....	128,800 00	142,722 25
State of Virginia.....	87,946 72	32,210 53
State of Tennessee.....	34,000 00	24,480 00
Frederick County, Md., 4s.....	20,000 00	22,000 00
Cinn., Wash. and Baltimore R. R., 4½s .....	10,000 00	10,000 00
Illinois Central R. R., 3½s.....	10,000 00	10,050 00
Baltimore and Ohio R. R., 4½s.....	10,000 00	10,000 00

## Stocks.

Baltimore City Pass. R. R. ....	8,125 00	23,887 50	
Commercial and Farmers' National Bank...	31,000 00	40,300 00	
National Mechanics' Bank .....	8,080 00	10,302 00	
Farmers and Mechanics National Bank .....	1,200 00	1,800 00	
National Farmers and Planters .....	5,000 00	9,200 00	
Franklin .....	500 00	460 00	
Merchants National .....	2,000 00	2,620 00	
National Bank of Baltimore .....	13,200 00	18,612 00	
People's Bank .....	1,100 00	1,100 00	
Baltimore Fire Insurance Co. ....	500 00	1,375 00	
Howard Fire Insurance Co. ....	1,100 00	1,200 00	
German Fire Insurance Co. ....	1,210 00	2,178 00	
Associated Firemen's Insurance Co. ....	500 00	700 00	
	<u>\$403,161 72</u>	<u>\$396,847 28</u>	
Cash on hand and in bank .....			18,280 60
Interest due and accrued on stocks not included in market value .....			7,098 39
Gross premiums in course of collection not more than three months due ..			9,420 40
All other property, viz: Rents due and accrued .....			1,821 05

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Corn and Flour Exchange certificate .....	\$500 00	
Office furniture and stationery .....	1,897 52	
Total .....	<u>\$2,397 52</u>	
Aggregate amount of all available assets .....		<u>\$580,342 72</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$16,101 53
Unearned premiums at 50 per cent. on fire risks under one year .....	\$55,729 08	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	12,339 76	
Amount of unearned premiums on all outstanding risks .....		68,068 84
Amount reclaimable on perpetual fire insurance policies .....		1,553 72
Cash dividends unpaid .....		603 71
All other demands against the company, viz: State, city, county or other taxes and assessments, \$476.27; commissions and other charges due and to become due to agents and brokers, \$2,400.69 .....		2,876 96
Gross liabilities, except capital stock .....		<u>\$89,204 76</u>
Surplus as regards policyholders .....		\$491,137 96
Amount of capital stock paid up .....		<u>378,000 00</u>
Surplus over paid up capital .....		<u>\$113,137 96</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$137,345 53	
Deduct re-insurance, rebate and return premiums .....	18,203 53	
Net cash received for premiums during the year .....		\$119,142 00
Interest and dividends from all sources .....		15,478 43
Income from all other sources .....		8,162 01
Deposit premiums received on perpetual fire risks .....	\$855 47	
Received during the year, in cash .....		<u>\$142,782 44</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$73,655 21
Cash dividends paid .....	22,348 07
Commissions and brokerage .....	18,770 95
Salaries, fees and wages .....	18,229 62
State, national and local taxes .....	6,233 62
All other payments .....	560 73
Expenditures during the year, in cash .....	<u>\$139,798 20</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$23,476,063	\$126,256 48
Written or renewed during the year.....	17,209,645	133,630 55
Total.....	\$40,685,708	\$259,887 03
Deduct those expired and marked off as terminated.....	15,346,107	117,651 46
In force at the end of the year.....	\$25,339,601	\$142,235 57
Deduct amount re-insured.....	1,098,870	8,163 62
Net amount in force December 31, 1887.....	\$24,240,731	\$134,071 95

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$21,238,979	\$111,458 16
More than <i>one</i> and not more than <i>three</i> years to run .....	2,050,735	11,770 28
More than three years to run.....	951,017	10,303 51
Net amount in force December 31, 1887 .....	\$24,240,731	\$134,071 95

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$19,600	\$735 00
Perpetual risks written during the year .....	25,500	900 50
Total.....	\$45,100	\$1,635 50
Deduct those marked off as canceled. ....	None.	
In force December 31, 1887.....	\$45,100	\$1,635 50

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,918,455 00
Total losses paid from organization to date.....	2,909,386 97
Total losses incurred during the year .....	75,399 66
Total cash dividends declared since the company commenced business ..	3,147,109 62

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,499,612 82
Premiums received, fire .....	19,122 19
Losses paid, fire .....	11,946 23
Losses incurred, fire.....	11,946 23

## FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Dayton, Ohio; commenced business in 1856; commenced business in  
Illinois April 19, 1872.]

SAMUEL CRAIGHEAD, PRESIDENT.

H. N. WILLIAMS, SECRETARY.

THOMAS R. BURCH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash .....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$84,147 81
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	209,420 82
Loans on bond and mortgage upon which more than one year's interest is due (of which \$11,500.00 is in process of foreclosure).....	11,500 00
Interest due and accrued on bond and mortgage loans.....	6,098 16
Total value of mortgaged premises .....	\$620,792 00
Market value of United States bonds owned by the company, par value.....	50,000 00
Market value of other stocks and bonds owned by the company, viz:.....	50,880 00

Bonds.	Par value.	Market value.
Dayton, Ohio .....	\$6,000 00	\$6,120 00
Troy, Ohio .....	5,000 00	5,100 00
Music Hall Co., Dayton, Ohio .....	3,500 00	3,500 00

Stocks.	Par value.	Market value.
Merchants' National Bank, Cincinnati, O. ....	18,500 00	26,640 00
First National Bank, Covington, Ky. ....	4,000 00	6,000 00
Dayton National Bank, Dayton, O. ....	2,200 00	3,520 00
	\$39,200 00	\$50,880 00

Amount loaned on stocks and bonds as collateral .....	1,200 00
Market value of collaterals.....	\$2,250 00
Cash on hand and in bank.....	26,255 50
Interest due and accrued on stocks not included in market value .....	393 00
Interest due and accrued on collateral loans.....	4 42
Gross premiums in course of collection not more than three months due.....	23,822 62
Bills receivable, not matured, taken for fire, marine and inland risks.....	3,360 57
All other property, viz: Rents due and accrued.....	1,045 48
Aggregate amount of all available assets .....	\$481,878 38



## LIABILITIES.

Net amount of unpaid losses .....	\$33,806 28
Unearned premiums at 50 per cent on fire risks under one year.....	\$69,398 47
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	80,483 04
Amount of unearned premiums on all outstanding risks .....	149,881 51
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers .....	5,264 52
Gross liabilities, except capital stock.....	\$188,952 31
Surplus as regards policyholders .....	\$292,426 07
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$42,426 07

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$256,972 57	
Deduct re-insurance, rebate and return premiums .....	51,557 73	
Net cash received for premiums during the year .....		\$205,414 84
Interest on bonds and mortgages.....		11,578 82
Interest and dividends from all other sources .....		6,180 01
Income from all other sources .....		7,046 63
Received during the year, in cash.....		\$230,220 30

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$127,686 45
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	38,581 35
Salaries, fees and wages.....	15,860 00
State, national and local taxes.....	6,188 07
All other payments.....	25,937 07
Expenditures during the year, in cash .....	\$234,252 94

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$23,638,918	\$276,621 72
Written or renewed during the year.....	17,250,420	260,322 46
Total.....	\$40,889,338	\$536,944 18
Deduct those expired and marked off as terminated.....	13,756,815	226,377 29
In force at the end of the year .....	\$27,132,523	\$310,566 89
Deduct amount re-insured.....	1,562,999	21,163 46
Net amount in force December 31, 1887 .....	\$25,569,524	\$289,403 43

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,977,369	\$138,796 95
More than <i>one</i> and not more than <i>three</i> years to run.....	9,982,646	98,206 13
More than three years to run.....	4,609,509	52,400 35
Net amount in force December 31, 1887.....	\$25,569,524	\$289,403 43

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,072,433 01
Total losses paid from organization to date .....	1,321,316 76
Total losses incurred during the year .....	147,613 12
Total cash dividends declared since the company commenced business..	499,792 40

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,508,384 00
Premiums received, fire .....	18,648 34
Losses paid, fire .....	9,395 17
Losses incurred, fire .....	14,057 48

## FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Newark, N. J.; commenced business December 3, 1855; commenced business in Illinois, March 12, 1874.]

S. R. W. HEATH, PRESIDENT.

CHARLES COLYER, SECRETARY.

GEORGE W. MONTGOMERY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$700,000 00
Capital stock paid up in cash .....	600,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$128,002 59
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	847,675 05
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,100 00 is in process of foreclosure) .....	4,100 00
Interest due and accrued on bond and mortgage loans .....	13,440 87
Total value of mortgaged premises .....	\$2,022,000 00
Market value of United States bonds owned by the company, par value .....	30,000 00
Market value of other stocks and bonds owned by the company, viz: .....	37,200 00
	612,880 00

## Bonds.

## Par value. Market value.

Morris and Essex R. R. Mort. ....	\$50,000 00	\$66,500 00
Orange and Newark H. R. R. Mort. ....	46,000 00	52,120 00
Essex Passenger Ry. Mort. ....	18,000 00	19,200 00
Newark Electric Light Power Co. Mort. ....	10,000 00	10,000 00
East Orange Township. ....	6,575 72	6,904 50

## Stocks.

Morris and Essex R. R. ....	65,000 00	87,750 00
Delaware, Lackawanna and Western R. R..	50,000 00	65,000 00
United N. J. R. R. and Canal Co. ....	13,900 00	29,537 50
Newark City National Bank. ....	20,000 00	27,000 00
Second National Bank. ....	20,000 00	25,000 00
National Newark Banking Co. ....	20,000 00	28,000 00
National State Bank. ....	30,000 00	39,900 00
Essex County National Bank. ....	18,900 00	30,240 00
German National Bank. ....	4,200 00	5,040 00
Manufacturers' National Bank. ....	10,000 00	11,400 00
American Insurance Co. ....	20,000 00	36,000 00
Merchants' Insurance Co. ....	5,000 00	8,000 00
Newark Fire Insurance Co. ....	5,000 00	7,500 00
Germania Insurance Co. ....	720 00	
Newark City Insurance Co. ....	46 88	
Paterson Gas Light Co. ....	10,000 00	11,000 00
Newark Gas Light Co. ....	11,000 00	23,650 00
Citizens' Gas Light Co. ....	11,850 00	17,538 00
Newark and Rosendale Cement Co. ....	4,000 00	5,600 00

\$450,192 60

\$612,880 00

Amount loaned on stocks and bonds as collateral.....	550 00
Market value of collaterals.....	\$740 00
Cash on hand and in bank.....	40,083 50
Gross premiums in course of collection not more than three months due.....	4,059 75
All other property, viz: rents due and accrued.....	750 00
Aggregate amount of all available assets.....	<u>\$1,688,741 76</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$19,648 70
Unearned premiums at 50 per cent. on fire risks under one year.....	\$112,482 75
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	90,346 94
Amount of unearned premiums on all outstanding risks.....	202,829 69
Principal unpaid on scrip, ordered to be redeemed.....	2,059 00
Interest due and declared remaining unpaid.....	550 65
Gross liabilities, except capital stock.....	<u>\$225,088 04</u>
Surplus as regards policyholders.....	\$1,463,653 72
Amount of capital stock paid up.....	600,000 00
Surplus over paid up capital.....	<u>\$863,653 72</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$333,882 43
Deduct re-insurance, rebate and return premiums.....	33,659 72
Net cash received for premiums during the year.....	\$300,222 71
Interest on bonds and mortgages.....	44,703 25
Interest and dividends from all other sources.....	40,308 20
Income from all other sources.....	8,790 37
Received during the year in cash.....	<u>\$394,024 53</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$189,578 17
Cash dividends paid.....	72,000 00
Scrip or certificates of profits redeemed.....	58 10
Commissions and brokerage.....	50,056 02
Salaries, fees and wages.....	20,764 86
State, national and local taxes.....	17,150 44
All other payments.....	18,612 93
Expenditures during the year, in cash.....	<u>\$368,200 52</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$40,199,905	\$391,635 16
Written or renewed during the year.....	40,565,028	331,511 45
Total.....	\$80,764,933	\$723,146 61
Deduct those expired and marked off as terminated.....	35,021,645	326,566 11
In force at the end of the year.....	\$45,743,288	\$396,580 50
Deduct amount re-insured.....	474,775	4,714 67
Net amount in force December 31, 1887.....	<u>\$45,268,513</u>	<u>\$391,865 83</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$25,870,892	\$224,965 51
More than <i>one</i> and not more than <i>three</i> years to run.....	14,039,806	109,188 59
More than three years to run.....	5,357,815	57,711 73
Net amount in force December 31, 1887.....	<u>\$45,268,513</u>	<u>\$391,865 83</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,633,914 08
Total losses paid from organization to date.....	1,772,712 95
Total losses incurred during the year.....	187,483 20
Total cash dividends declared since the company commenced business.....	956,500 00
Total dividends declared payable in stock from organization.....	450,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,883,610 15
Premiums received, fire.....	24,077 42
Losses paid, fire.....	9,616 49
Losses incurred, fire.....	13,137 92

## FIREMEN'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

(Located at Boston, Mass.; commenced business December 31, 1872; commenced business in Illinois July 1, 1874.)

THOMAS W. TUCKER, PRESIDENT.

HENRY C. SHORT, SECRETARY.

FREDERICK S. JAMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 <sup>00</sup> 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$270,400 00
Interest due and accrued on bond and mortgage loans.....	3,237 12
Total value of mortgaged premises.....	\$272,200 00
Market value of stocks and bonds owned by the company, viz.....	477,793 00

## Bonds.

## Par value. Market value.

City of Boston.....	\$20,000 00	\$22,500 00
City of Charleston.....	63,000 00	66,160 00
City of Lowell.....	15,000 00	15,600 00
City of Chelsea.....	4,000 00	4,240 00
City of Fall River.....	30,000 00	34,500 00
City of Cambridge.....	4,000 00	4,020 00
City of Lawrence.....	18,000 00	19,120 00
Eastern R. R., 6s.....	22,500 00	27,225 00
Worcester and Nashua R. R., 5s.....	10,000 00	10,350 00
Burlington and Mo. River R. R., 4s.....	25,000 00	22,625 00
Kansas City, St. Joseph and Council Bluffs R. R., 7s.....	20,000 00	24,000 00
Boston and Lowell R. R., 4½s.....	1,000 00	1,030 00
Chicago, Burlington and Northern R. R., 5s.....	25,000 00	25,437 50
Cedar Rapids, Iowa Falls and N. W. R. R., 5s.....	25,000 00	24,250 00
St. Paul and N. Pacific Ry., 6s.....	30,000 00	35,400 00
Chicago and Michigan L. Shore R. R., 8s.....	5,000 00	5,150 00
Ionia and Lansing R. R., 8s.....	4,000 00	4,120 00
Atchison, Topeka and Santa Fe R. R., 5s.....	10,000 00	9,100 00
Jackson, Lansing and Saginaw R. R., 8s.....	19,000 00	20,140 00



Stocks.	Par value.	Market value.	
National City Bank .....	\$20,000 00	\$21,000 00	
Hamilton National Bank .....	20,000 00	24,250 00	
National Eagle Bank .....	20,000 00	20,300 00	
National Webster Bank .....	5,400 00	5,467 50	
Atlantic Cotton Mill .....	28,400 00	31,808 00	
	<u>\$444,300 00</u>	<u>\$477,793 00</u>	
Amount loaned on stocks and bonds as collateral .....			\$26,600 00
Market value of collaterals .....		\$37,965 00	
Cash on hand and in bank .....			17,895 54
Interest due and accrued on stocks not included in market value .....			7,300 50
Interest due and accrued on collateral loans .....			
Gross premiums in course of collection not more than three months due .....			13,536 64

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Claims on state of Massachusetts for taxes .....	\$2,404 82	
Bad and doubtful debts and securities .....	6,531 00	
Loans to Hamilton Woolen Co. ....	25,000 00	
Loans to Tube Works Co. ....	20,000 00	
Loans to Hamilton Manufacturing Co. ....	15,000 00	
Total .....	<u>\$68,935 82</u>	
Aggregate amount of all available assets .....		<u>\$816,762 80</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$19,680 69
Unearned premiums at 50 per cent. on fire risks under one year .....	\$38,333 87	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	59,855 47	
Amount of unearned premiums on all outstanding risks .....		98,189 34
Cash dividends unpaid .....		410 00
Due and accrued for salaries and other miscellaneous expenses .....		1,250 00
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$500; commissions and other charges due and to become due to agents and brokers, \$2,524.08; return premiums, \$100.00 .....		3,124 08
Gross liabilities, except capital stock .....		<u>\$122,654 11</u>
Surplus as regards policyholders .....	\$694,108 69	
Amount of capital stock paid up .....	300,000 00	
Surplus over paid up capital .....		<u>\$394,108 69</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$120,459 03	
Deduct re-insurance, rebate and return premiums .....	13,214 67	
Net cash received for premiums during the year .....		\$107,244 36
Interest on bonds and mortgages .....		12,956 71
Interest and dividends from all other sources .....		27,785 30
Received during the year, in cash .....		<u>\$147,986 37</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$68,541 23
Cash dividends paid .....	29,890 00
Commissions and brokerage .....	16,276 72
Salaries, fees and wages .....	13,109 00
State, national and local taxes .....	4,413 13
All other payments .....	8,503 46
Expenditures during the year, in cash .....	<u>\$140,733 54</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$19,276,525	\$211,321 46
Written or renewed during the year.....	13,306,891	122,498 61
Total.....	\$32,583,416	\$333,820 10
Deduct those expired and marked off as terminated .....	13,125,236	125,411 72
In force at the end of the year.....	\$19,458,180	\$208,408 38
Deduct amount re-insured.....	358,527	4,634 95
Net amount in force December 31, 1887.....	\$19,099,653	\$203,773 43

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$7,271,274	\$76,667 75
More than <i>one</i> and not more than <i>three</i> years to run.....	2,970,708	34,272 97
More than three years to run.....	8,857,671	92,832 71
Net amount in force December 31, 1887.....	\$19,099,653	\$203,773 43

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,002,461 76
Total losses paid from organization to date.....	938,845 23
Total losses incurred during the year.....	75,770 39
Total cash dividends declared since the company commenced business..	405,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,240,450 00
Premiums received, fire .....	21,958 69
Losses paid, fire.....	12,158 91
Losses incurred, fire.....	19,327 20

## FIREMAN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business June 18, 1863; commenced business in Illinois March 8, 1869.]

DAVID J. STAPLES, PRESIDENT.

WILLIAM J. DUTTON, SECRETARY.

THOMAS S. CHARD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$325,531 62
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	299,750 00
Interest due and accrued on bond and mortgage loans.....	1,044 01
Total value of mortgaged premises.....	\$964,350 00
Market value of United States bonds owned by the company, par value.....	220,000 00
Market value of other stocks and bonds owned by the company, viz:.....	669,352 00

## Bonds.

Par value. Market value.

Market Street Cable R. R. Co's.....	\$90,000 00	\$115,650 00
Oakland City Gas Light and Heat Co.....	35,000 00	36,050 00
Los Angeles Gas Co.....	10,000 00	10,350 00
San Diego Gas and Electric Light Co.....	20,000 00	20,000 00
Riverside Water Co.....	70,000 00	74,200 00
Spring Valley Water Co.....	2,000 00	2,530 00
California Dry Dock Co.....	34,000 00	36,040 00
Pacific Rolling Mills.....	6,000 00	6,480 00
Union Iron Works.....	5,000 00	5,200 00

## Stocks.

Bank of California.....	6,000 00	11,100 00
Anglo-California Bank (50 per cent. paid up).....	5,000 00	6,000 00
First National Bank, S. F.....	10,700 00	12,840 00
Oakland Bank of Savings, (50 per cent. paid up).....	22,500 00	27,000 00
Savings Bank of Santa Rosa.....	10,000 00	14,000 00
California Safe Deposit and Trust Co., (45 per cent. paid up).....	12,150 00	13,500 00
California Street Cable R. R. Co.....	94,200 00	104,562 00
Presido and Ferries R. R. Co., (55 per cent. paid up).....	30,250 00	26,400 00
North Beach and Mission R. R. Co.....	30,000 00	28,500 00
Sutter Street R. R. Co.....	22,000 00	26,400 00
Oakland Gas, Light and Heat Co., (20 per cent. paid up).....	11,000 00	19,250 00
Stockton Gas, Light and Heat Co., (40 per cent. paid up).....	10,000 00	11,250 00
Pacific Gas Improvement Co. (33½ per cent. paid up).....	6,666 66	12,800 00
California Dry Dock Co.....	50,000 00	17,500 00
Pacific Rolling Mills.....	25,000 00	25,000 00
Judson Manufacturing Co. (45 per cent. paid up).....	11,250 00	4,500 00
Pioneer Woolen Factory.....	15,000 00	2,250 00

\$643,716 66 \$669,352 00

Amount loaned on stocks and bonds as collateral.....	212,400 00
Market value of collaterals.....	\$371,140 00
Cash on hand and in bank.....	159,415 17
Interest due and accrued on stocks not included in market value.....	10,664 36
Interest due and accrued on collateral loans.....	1,656 60
Gross premiums in course of collection not more than three months due.....	167,150 89
Bills receivable, not matured, taken for fire, marine and inland risks.....	58,314 33
All other property, viz: rents due and accrued; \$540.50; due for re-insurance on losses paid, \$5.70.....	546 20

Total.....	\$2,181,925 18
Less special deposit to secure liabilities in Oregon.....	62,750 00
Aggregate amount of all available assets.....	\$2,119,175 18

## LIABILITIES.

Net amount of unpaid losses.....	\$100,109 69
Unearned premiums at 50 per cent. on fire risks under one year.....	\$350,645 11
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	241,494 21
Unearned premiums at 100 per cent. on inland navigation risks.....	85,737 57
Unearned premiums at 100 per cent. on marine risks.....	
Amount of unearned premiums on all outstanding risks.....	677,876 89
All other demands against the company, viz: Marine bills payable, \$7,516.81; commissions and other charges due and to become due to agents and brokers, \$15,549.60; agents' balances, \$13,312.74.....	36,370 15
Total.....	\$814,356 73
Less liabilities secured by special deposits, unpaid losses, \$450.00; unearned premiums, \$17,103.62.....	17,553 62
Gross liabilities, except capital stock.....	\$796,803 11

Surplus as regards policyholders.....	\$1,322,372 07
Amount of capital stock paid up.....	1,000,000 00
Surplus over paid up capital.....	<u>\$322,372 07</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$1,155,844 60	\$268,861 32	
Deduct re-insurance, rebate and return premiums.....	270,448 50	136,008 10	
Net cash received for premiums during the year.....	\$885,396 10	\$132,853 22	\$1,018,249 32
Interest on bonds and mortgages.....			28,090 60
Interest and dividends from all other sources.....			41,726 50
Income from all other sources.....			20,663 37
Received during the year in cash.....			<u>\$1,108,729 79</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$485,094 51	
Net amount paid for marine and inland losses.....	69,711 56	\$554,806 07
Cash dividends paid.....		120,000 00
Commissions and brokerage.....		142,560 79
Salaries, fees and wages.....		101,923 92
State, national and local taxes.....		15,295 50
All other payments.....		102,300 18
Expenditures during the year, in cash.....		<u>\$1,036,886 46</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$80,620,358	\$1,107,340 41
Written or renewed during the year.....	84,822,727	1,178,589 61
Total.....	\$165,443,085	\$2,285,930 02
Deduct those expired and marked off as terminated.....	75,255,246	1,032,845 37
In force at the end of the year.....	\$90,187,839	\$1,253,084 65
Deduct amount re-insured.....	6,418,957	126,016 69
Net amount in force December 31, 1887.....	<u>\$83,768,882</u>	<u>\$1,127,067 96</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$50,128,006	\$701,290 23
More than <i>one</i> and not more than <i>three</i> years to run.....	26,756,932	330,750 67
More than three years to run.....	6,883,944	95,027 06
Net amount in force December 31, 1887.....	<u>\$83,768,882</u>	<u>\$1,127,067 96</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$2,049,649	\$122,110 59
Written during the year.....	17,725,598	288,421 26
Total.....	\$19,775,247	\$410,531 85
Deduct those expired and marked off as terminated.....	17,484,661	261,265 63
In force December 31, 1887.....	\$2,290,586	\$149,266 22
Deduct amount re-insured.....	983,616	63,528 65
Net amount in force.....	<u>\$1,306,970</u>	<u>\$85,737 57</u>



## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$14,456,996 29
Total losses paid from organization to date.....	7,571,364 14
Total losses incurred during the year.....	583,758 39
Total cash dividends declared since the company commenced business..	1,571,060 00
Total dividends declared payable in stock from organization.....	100,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$7,260,601 28
Premiums received, fire.....	82,822 77
Losses paid, fire.....	51,901 47
Losses incurred, fire.....	55,772 60

## FRANKLIN INSURANCE COMPANY.

YEAR-ENDING DECEMBER 31, 1887.

[Located at Columbus, Ohio; commenced business May 25, 1864; commenced business in Illinois November 24, 1876.]

P. W. HUNTINGTON, PRESIDENT.

H. O'KANE, SECRETARY.

WILLIAM E. ROLLO, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$4,650 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	56,018 00
Interest due and accrued on bond and mortgage loans.....	1,336 38
Total value of mortgaged premises.....	\$241,200 00
Market value of United States bonds owned by the company, par value.....	173,000 00
Market value of other stocks and bonds owned by the company, viz.....	217,980 00
	53,100 00

## Bonds.

## Par value. Market value.

Columbus and Toledo 1st mort. ....	\$43,000 00	\$51,600 00
City of Galion, Ohio .....	1,200 00	1,200 00

## Stock.

Columbus Board of Trade Building.....	300 00	300 00
	\$44,500 00	\$53,100 00

Cash on hand and in bank.....	9,782 07
Interest due and accrued on stocks not included in market value.....	1,254 17
Net premiums in course of collection not more than three months due....	26,050 00
All other property, viz; rents due and accrued .....	125 00

Aggregate amount of all available assets .....	\$370,295 62
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## LIABILITIES.

Net amount of unpaid losses.....		\$3,768 29
Unearned premiums at 50 per cent. on fire risks under one year.....	\$48,484 89	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	65,415 48	
Amount of unearned premiums on all outstanding risks.....		113,900 37
Gross liabilities, except capital stock.....		\$117,668 66
Surplus as regards policyholders.....		\$252,626 96
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$52,626 96

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$168,947 29	
Deduct re-insurance, rebate and return premiums.....	935 89	
Net cash received for premiums during the year.....		\$168,011 40
Interest on bonds and mortgages.....		3,038 06
Interest and dividends from all other sources.....		9,930 00
Income from all other sources.....		215 00
Received during the year in cash.....		\$181,194 46

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$67,877 20
Cash dividends paid.....	16,000 00
Commissions and brokerage.....	29,924 45
Salaries, fees and wages.....	11,499 96
State, national and local taxes.....	1,899 63
All other payments.....	11,931 68
Expenditures during the year, in cash.....	\$139,132 92

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$13,606,642	\$143,574 16
Written or renewed during the year.....	16,156,705	180,997 29
Total.....	\$29,763 347	\$324,571 45
Deduct those expired and marked off as terminated.....	11,141,400	120,876 83
In force at the end of the year.....	\$18,621,947	\$203,694 62

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$8,233,341	\$96,969 79
More than <i>one</i> and not more than <i>three</i> years to run.....	6,349,679	64,788 62
More than three years to run.....	4,038,927	41,936 21
Net amount in force December 31, 1887.....	\$18,621,947	\$203,694 62

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,041,899 85
Total losses paid from organization to date.....	437,281 99
Total losses incurred during the year.....	71,665 49
Total cash dividends declared since the company commenced business..	260,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,245,446 00
Premiums received, fire.....	14,442 30
Losses paid, fire.....	8,741 85
Losses incurred, fire.....	8,741 85

## FRANKLIN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Philadelphia, Pa.; commenced business June, 1829; commenced business in Illinois February 10, 1870.]

JAMES W. McALLISTER, PRESIDENT.

EZRA T. CRESSON, SECRETARY.

JOHN E. LASWELL AND SAM. H. GEHLMAN, ATTORNEYS IN ILLINOIS, AT SPRINGFIELD.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$334,850 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	772,431 34
Interest due and accrued on bond and mortgage loans .....	11,983 79
Total value of mortgaged premises .....	\$1,947,595 00
Market value of stocks and bonds owned by the company, viz .....	1,068,341 00

## Stocks and Bonds.

## Par value. Market value.

First National Bank of Philadelphia stock..	\$5,000 00	\$11,750 00
Phila., Wilmington and Baltimore Railroad debenture 4s, 1922 .....	15,000 00	15,000 00
South Pacific Railroad of Missouri 1st mtge. 6s, 1888 .....	6,500 00	6,695 00
Belvidere Delaware Railroad cons. mtge. 4s, 1927 .....	21,000 00	21,210 00
Phila., Wilmington and Baltimore reg. 4s, 1917 .....	10,000 00	10,000 00
City of Quincy, Ill., 4½ per cent. bonds, 1906.	15,000 00	15,450 00
Southwark National Bank stock .....	1,550 00	3,968 00
Gloucester County, N. J., 4s .....	35,000 00	36,050 00
Northern Pacific Railroad, Missouri Div., 1st mtge. 6s, 1919 .....	6,000 00	6,210 00
Iowa City and Western Railroad 1st mtge. 7s, 1909 .....	20,000 00	22,000 00
Steubenville and Indiana Railroad 1st mtge. 7s, 1890 .....	5,000 00	5,200 00
Pacific Railroad of Missouri 1st mtge. 6s, 1888	10,000 00	10,300 00
National Water Works Co. of N. Y., cons. gold 6s, 1903 .....	25,000 00	26,250 00
Indianapolis and Cincinnati Railroad 7s, 1888	20,000 00	20,800 00
Delaware and Hudson Canal Co. 1st mtge. 7s, 1891 .....	10,000 00	10,600 00
Delaware and Bound Brook Railroad 6s, 1899	8,000 00	8,960 00
Lehigh Valley Railroad con. mtge. 6s, registered 1923 .....	12,000 00	15,480 00
Lehigh Valley Railroad con. mort. 6s, coupon, 1923 .....	2,000 00	2,580 00
Chicago and Western Indiana Railroad 1st mtge. 6s, 1919 .....	16,000 00	17,760 00
Pennsylvania Railroad Collateral Trust Loan, 4½s, 1913 .....	30,000 00	33,900 00
Philadelphia and Erie Railroad 2d mtge. gold 7s, 1888 .....	19,000 00	19,950 00
Infantry Battalion of State Fencibles, 6s, 1896	2,600 00	2,626 00
Columbus and Cincinnati Midland R. R. 1st mtge. 6s, 1914 .....	25,000 00	24,250 00

Stocks and Bonds.	Par value.	Market value.
Philadelphia, Wilmington and Baltimore Railroad stock	\$6,250 00	\$8,125 00
St. Paul, Minn. and Manitoba R. R. 1st mtge. gold 7s, 1909	7,000 00	7,840 00
Stony Creek Railroad 7s. coupons, 1907	4,000 00	4,720 00
Balt. and Potomac R. R. 1st mtge. Sinking F'd, gold 6s, 1911	10,000 00	12,200 00
Balt. and Potomac R. R. 1st mtge. Tunnel Road, gold 6s, 1911	11,000 00	13,530 00
Penn'a and New York Canal and R. R. 7s—Series A, 1896	7,000 00	8,120 00
West Jersey Railroad 7s, 1899	10,000 00	12,600 00
Philadelphia and Reading Railroad 7s, 1893	17,000 00	19,040 00
Hestonville, Mantua and Fairmount Pass. R. W. Co. 6s, 1895	10,000 00	10,600 00
Camden and Amboy Railroad 6s, 1889, J. & D. Connecting Railroad Co. 6s, 1901	5,000 00	5,250 00
Easton and Amboy R. R. 1st mtge. 5s, 1920	20,000 00	25,400 00
Huntingdon and Broad Top Railroad 1st mtge. 7s, 1890	25,000 00	28,250 00
Huntingdon and Broad Top Railroad 1st mtge. scrip 7s, 1889	5,000 00	5,350 00
Lehigh Valley Railroad 1st mtge. 6s, 1898	5,000 00	5,250 00
Elmira and Williamsport Railroad 5s	35,000 00	42,000 00
Philadelphia, Wilm. and Balt. Trust Certificate, 4s, 1921	10,000 00	11,000 00
New York, Lackawanna and Western Railroad 6s, 1921	25,000 00	25,000 00
West Jersey Railroad consol. mtge. 6s, 1919	25,000 00	32,125 00
New York Central Railroad extended 5s, 1893	22,000 00	25,300 00
Jacksonville Southeastern Railroad gen'l mtge. 6s, 1912	25,000 00	26,125 00
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. Ext. 4s, 1913	10,000 00	9,250 00
Lehigh Coal and Navigation Co. Loan, 6s, 1897	25,000 00	26,250 00
Northern Central Railroad 2d mtge 5s, 1926	3,500 00	3,762 00
West Jersey and Atlantic Railroad 6s, 1910	15,000 00	16,500 00
Continental Hotel Co. preferred stock	17,000 00	18,300 00
Pennsylvania Company 6s, 1907	1,600 00	2,100 00
Steubenville and Indiana Railroad 1st mtge. ext. 5s, 1914	25,000 00	26,750 00
Pennsylvania Salt Man'g Co. 5s, 1900	30,000 00	33,600 00
Camden and Atlantic Railroad con. 6s, 1911	16,000 00	17,280 00
North. Cent'l R. R. cons. gen'l mtge. sterling gold 6s, 1904	14,000 00	15,400 00
Philadelphia and Erie Railroad gold 5s, 1920	22,000 00	24,200 00
Lehigh Valley Railroad cons. mtge. sterling gold 6s, 1897	10,000 00	11,100 00
Mine Hill and Schuylkill Haven R. R. stock	43,000 00	47,300 00
Pennsylvania Company for Insurance on Lives, &c., stock	25,000 00	31,750 00
Lehigh Valley Coal Co. reg. 5s, 1910	1,700 00	8,075 00
Penna. Car Trust reg. 5s, 7 years, Series H, 1891	20,000 00	21,000 00
Baltimore and Ohio Railroad extended 4s, 1935	8,000 00	8,160 00
Penna. Car Trust 5s, 6 years, Series H, 1890	24,500 00	24,990 00
<i>Idem</i> 8 years, Series B, 1890	16,000 00	16,320 00
Railway Car Trust of Pennsylvania, 5s, Series C	1,000 00	1,020 00
Northern Central Railroad consol. 4½, 1925	3,000 00	3,000 00
River Front Railroad 1st mtge. 4½s, 1912	10,000 00	10,400 00
	16,000 00	16,800 00
	\$961,000 00	\$1,068,341 00

Amount loaned on stocks and bonds as collateral	775,300 00
Market value of collaterals	\$1,029,511 00
Cash on hand and in bank	167,054 30
Interest due and accrued on collateral loans	2,025 74
Gross premiums in course of collection not more than three months due	49,262 38
Aggregate amount of all available assets	\$3,181,248 55



## LIABILITIES.

Net amount of unpaid losses.....		\$26,552 34
Unearned premiums at 50 per cent, on fire risks under one year.....	\$165,467 69	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	259,688 53	
Amount of unearned premiums on all outstanding risks .....		425,156 22
Amount reclaimable on perpetual fire insurance policies.....		1,358,439 90
Cash dividends unpaid .....		327 50
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....		7,386 36
Gross liabilities, except capital stock .....		\$1,817,862 32
Surplus as regards policyholders .....		\$1,363,386 23
Amount of capital stock paid up.....		400,000 00
Surplus over paid up capital.....		\$963,386 23

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$552,539 12	
Deduct re-insurance, rebate and return premiums.....	58,177 86	
Net cash received for premiums during the year .....		\$494,361 26
Interest on bonds and mortgages .....		76,058 19
Interest and dividends from all other sources.....		56,442 65
Income from all other sources.....		17,263 99
Deposit premiums received on perpetual fire risks.....	\$44,666 92	
Received during the year, in cash.....		\$644,126 09

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$262,256 42
Cash dividends paid.....		100,065 00
Commissions and brokerage.....		82,636 35
Salaries, fees and wages.....		54,311 06
State, national and local taxes.....		27,156 54
All other payments.....		74,189 25
Deposit premiums returned on perpetual fire risks.....	\$42,616 88	
Expenditures during the year, in cash.....		\$600,614 66

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$76,009,649	\$859,103 09
Written or renewed during the year .....	50,768,372	552,019 42
Total.....	\$126,778,021	\$1,411,122 51
Deduct those expired and marked off as terminated.....	51,410,308	562,758 17
In force at the end of the year.....	\$75,367,713	\$848,561 34
Deduct amount re-insured.....	60,840	7,934 79
Net amount in force December 31, 1887.....	\$74,706,873	\$840,429 55

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$29,761,673	\$330,935 38
More than <i>one</i> and not more than <i>three</i> years to run.....	24,830,238	263,246 24
More than three years to run.....	81,594,910	1,720,907 62
Net amount in force December 31, 1887.....	\$136,186,821	\$2,315,089 24

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
In force on the 31st day of December of the preceding year..	\$60,077,085	\$1,462,135 72
Written or renewed during the year .....	2,297 535	49 629 91
Total.....	\$62,374,620	\$1,511,765 63
Deduct those expired and marked off as terminated.....	1,555,512	45,040 73
In force December 31, 1887.....	\$60,819,108	\$1,466,724 90

## GENERAL INTERROGATORIES

Total premiums received from organization of company to date.....	\$25,450,925.39
Total losses paid from organization to date.....	13,859,601.90
Total losses incurred during the year.....	453,409.56
Total cash dividends declared since the company commenced business ..	4,644,000.00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,930,157 17
Premiums received, fire.....	25,469 08
Losses paid, fire.....	10,852 01
Losses incurred, fire.....	11,899 88

GERMAN AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business March 7, 1872; commenced business in Illinois March 18, 1872.]

EMIL OELBERMANN, PRESIDENT.

JAMES A. SILVEY, SECRETARY.

EUGENE CARY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00
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## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$2,170,000 00	2,696,400 00
Market value of other stocks and bonds owned by the company, viz: .....		2,161,440 00

Bonds.	Par value.	Market value.
Missouri State, 6s .....	\$25,000	\$27,500
Atlanta City, 4½s. ....	25,000	25,500
Chicago & Rock Island R. R., 6s. ....	50,000	65,000
..... 5s. ....	20,000	21,400
Cairo & Fulton R. R. ....	25,000	26,250
Chicago, Milwaukee & St. Paul R. R., I. & D. Div., 7s .....	30,000	34,500
Chicago, Milwaukee & St. Paul R. R., 5s .....	60,000	61,500
..... I. & M. Div., 7s. ....	10,000	11,500
Central Pacific R. R., 6s. ....	50,000	56,750
Union Pacific R. R., 6s. ....	50,000	56,750
Kansas Pacific R. R., 6s. ....	85,000	95,000
Chicago & Northwestern R. R., S. Fund. 5s .....	70,000	75,600
..... 6s .....	40,000	48,000
..... 5s .....	45,000	48,150
St. Louis, Kansas City & Northern R. R., 7s. ....	60,000	66,600
Omaha & St. Louis R. R., 4s. ....	57,000	43,605
Eric Railway, 7s. ....	100,000	136,000
Syracuse, Binghamton & N. Y., 7s .....	30,000	39,000
Little Miami, 5s. ....	25,000	25,750
Louisville & Nashville Gen. Mort., 6s .....	25,000	27,500
..... Trust, 6s. ....	25,000	26,875
N. Y., Lack. & Western, 6s .....	100,000	125,000
Chicago, Burlington & Quincy, 5s .....	55,000	56,925
Missouri Pacific, 6s. ....	50,000	55,500
N. Y., Chicago & St. Louis, 4s. ....	45,000	38,250
Missouri, Kansas & Texas, 7s .....	50,000	53,000

N. Y. Central & Hudson River, 5s .....	\$100,000	\$108,750
Albany & Susquehanna, 6s .....	75,000	88,500
St. Paul, Minn. & Manitoba, 6s .....	30,000	34,500
Chicago, Mil. & St. Paul, 5s .....	30,000	30,450
Pennsylvania Co., 4½s .....	55,000	57,750
Dakota & Great Southern, 6s .....	25,000	26,250
Fargo & Southern, 6s .....	25,000	27,250
Stocks.		
N. Y. and Harlem Ry. ....	131,650	289,630
Chicago, Rock Island & Pacific .....	55,000	62,150
Illinois Central Ry. Co. ....	67,000	78,725
Omaha & St. Louis preferred. ....	48,000	10,080
	<u>\$1,848,650</u>	<u>\$2,161,440</u>
Cash on hand and in bank .....		268,948 55
Interest due and accrued on stocks not included in market value .....		1,022 50
Gross premiums in course of collection not more than three months due .....		153,437 83
Total .....		<u>\$5,286,248 88</u>
Less special deposits to secure liabilities in Oregon, Virginia and Georgia .....		157,500 00
Aggregate amount of all available assets .....		<u>\$5,128,748 88</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$250,696 60
Unearned premiums at 50 per cent. on fire risks under one year .....	\$918,947 30	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	990,426 49	
Amount of unearned premiums on all outstanding risks .....	1,909,373 79	
Due and accrued for salaries and other miscellaneous expenses .....		14,040 97
Total .....		<u>\$2,174,111 36</u>
Less liabilities secured by special deposits, unpaid losses, \$8,862.45; unearned premiums, \$37,601.92 .....		46,464 37
Gross liabilities, except capital stock .....		<u>\$2,127,646 99</u>
Surplus as regards policyholders .....		\$3,001,101 89
Amount of capital stock paid up .....		1,000,000 00
Surplus over paid up capital .....		<u>\$2,001,101 89</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$2,983,923 47	
Deduct re-insurance, rebate and return premiums .....	623,890 19	
Net cash received for premiums during the year .....		\$2,360,033 28
Interest and dividends from all sources .....		208,830 85
Received during the year in cash .....		<u>\$2,568,864 13</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$1,311,643 24
Cash dividends paid .....	200,000 00
Commissions and brokerage .....	377,248 25
Salaries, fees and wages .....	174,234 89
State, national and local taxes .....	58,265 49
All other payments .....	220,487 97
Expenditures during the year, in cash .....	<u>\$2,341,879 84</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$398,114,484	\$3,256,870 58
Written or renewed during the year .....	381,505,657	2,971,925 84
Total.....	\$779,620,141	\$6,228,796 42
Deduct those expired and marked off as terminated.....	267,975,498	2,345,516 22
In force at the end of the year.....	\$511,644,643	\$3,883,280 20
Deduct amount re-insured.....	25,445,148	269,301 67
Net amount in force December 31, 1887 .....	\$486,199,495	\$3,613,978 53

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$222,629,331	\$1,837,894 60
More than <i>one</i> and not more than <i>three</i> years to run.....	197,124,392	1,189,281 41
More than three years to run. ....	66,445,772	586,802 52
Net amount in force December 31, 1887. ....	\$486,199,495	\$3,613,978 53

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$21,773,382 28
Total losses paid from organization to date.....	10,331,262 90
Total losses incurred during the year.....	1,410,084 80
Total cash dividends declared since the company commenced business..	1,740,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$11,308,717 00
Premiums received, fire.....	124,843 84
Losses paid, fire .....	64,754 10
Losses incurred, fire.....	77,036 96

## GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business July, 1862; commenced business in Illinois April 25, 1877.]

C. BARCHFELD, PRESIDENT.

F. L. GROSS, SECRETARY.

OAKLEY B. PELLET, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash.....	200,000 00



## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$8,473 23
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	208,263 51
Loans on bond and mortgage upon which more than one year's interest is due.....	5,000 00
Interest due and accrued on bond and mortgage loans.....	3,239 78
Total value of mortgaged premises.....	\$569,450 00
Market value of stocks and bonds owned by the company, viz:.....	184,151 77

Bonds.	Par value.	Market value.
Allegheny County Riot.....	\$11,000 00	\$11,640 00
Pittsburgh Compromise.....	8,000 00	10,000 00
Howard School.....	5,000 00	5,325 00
Kilbuck School.....	3,500 00	3,677 77
Humboldt School.....	5,000 00	5,250 00
Colfax School.....	1,000 00	1,000 00
Allppo School.....	2,500 00	3,000 00
Pittsburgh, New Castle and Lake Erie R. R.	3,000 00	3,625 00
People's Park Passenger Ry.....	6,000 00	6,200 00
Pittsburgh and Western R. R.....	2,000 00	2,390 00
German Evangelical Protestant Church.....	2,200 00	2,450 00

Stocks.		
German National Bank of Pittsburgh.....	10,200 00	33,150 00
Exchange " " ".....	5,000 00	8,300 00
Third " " ".....	10,000 00	16,000 00
Merchants' and Manufacturing National Bank of Pittsburgh.....	2,150 00	2,580 00
Allegheny National Bank of Pittsburgh.....	5,000 00	6,300 00
First " " ".....	9,700 00	16,005 00
Second " " ".....	10,000 00	16,300 00
Metropolitan " " ".....	300 00	300 00
Fifth Avenue " " ".....	442 50	350 00
First National Bank of Allegheny.....	10,000 00	16,300 00
Second " " ".....	4,500 00	8,325 00
German " " ".....	4,900 00	5,684 00
	\$121,392 50	\$184,151 77

Amount loaned on stocks and bonds as collateral.....	8,200 00
Market value of collateral.....	\$13,510 00
Cash on hand and in bank.....	28,640 95
Interest due and accrued on stocks not included in market value.....	1,250 00
Interest due and accrued on collateral loans.....	180 00
Net premiums in course of collection not more than three months due....	19,998 46
All other property, viz: rents due and accrued.....	150 00

Aggregate amount of all available assets.....	\$467,547 70
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## LIABILITIES.

Net amount of unpaid losses.....	\$16,725 18
Unearned premiums at 50 per cent. on fire risks under one year.....	\$78,815 05
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	87,441 10
Amount of unearned premiums on all outstanding risks.....	166,256 15
All other demands against the company, viz: State, city, county or other taxes and assessments.....	2,400 00
Gross liabilities, except capital stock.....	\$185,381 33
Surplus as regards policyholders.....	\$282,166 37
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$82,166 37

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$262,057 26	
Deduct re-insurance, rebate and return premiums.....	37,054 54	
Net cash received for premiums during the year.....		\$225,002 72
Interest on bonds and mortgages.....		11,145 87
Interest and dividends from all other sources.....		9,503 98
Income from all other sources.....		8,515 30
Received during the year in cash.....		\$254,167 87

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$145,518 55
Cash dividends paid.....	24,000 00
Commissions and brokerage.....	46,666 54
Salaries fees and wages.....	22,402 38
State, national and local taxes.....	4,884 95
Expenditures during the year, in cash .....	<u>\$243,472 42</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$30,077,337	\$324,466 43
Written or renewed during the year.....	21,812,983	256,788 45
Total.....	<u>\$51,890,320</u>	<u>\$581,254 88</u>
Deduct those expired and marked off as terminated.....	25,300,578	257,268 90
In force at the end of the year.....	\$26,589,742	\$327,985 98
Deduct amount re-insured.....	501,211	5,932 93
Net amount in force December 31, 1887 .....	<u>\$26,088,531</u>	<u>\$322,053 05</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$12,804,836	\$157,630 10
More than <i>one</i> and not more than <i>three</i> years to run.....	11,944,178	146,553 73
More than three years to run .....	1,339,517	17,869 22
Net amount in force December 31, 1887.....	<u>\$26,088,531</u>	<u>\$322,053 05</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,578,022 91
Total losses paid from organization to date .....	1,071,718 55
Total losses incurred during the year .....	145,909 50
Total cash dividends declared since the company commenced business..	482,000 00
Total dividends declared payable in stock from organization.....	<u>150,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,683,494 00
Premiums received, fire.....	23,019 19
Losses paid, fire.....	11,949 99
Losses incurred, fire .....	<u>12,672 24</u>



## LIABILITIES.

Net amount of unpaid losses.....		\$93,467 20
Unearned premiums at 50 per cent. on fire risks under one year.....	\$442,965 74	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	465,087 55	
Amount of unearned premiums on all outstanding risks.....		908,053 29
Total.....		\$1,001,520 49
Less liabilities secured by special deposits, unpaid losses, \$456.60; unearned premiums, \$39,575.18.....		40,031 78
Gross liabilities, except capital stock.....		\$961,488 71
Surplus as regards policyholders.....		\$1,532,086 43
Amount of capital stock paid up.....		1,000,000 00
Surplus over paid up capital.....		\$532,086 43

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,504,120 02	
Deduct re-insurance, rebate and return premiums.....	286,020 27	
Net cash received for premiums during the year.....		\$1,218,099 75
Interest on bonds and mortgages.....		3,759 66
Interest and dividends from all other sources.....		97,938 07
Received during the year in cash.....		\$1,319,797 48

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$569,089 50
Cash dividends paid.....	100,000 00
Commissions and brokerage.....	175,800 04
Salaries, fees and wages.....	84,341 56
State, national and local taxes.....	24,690 72
All other payments.....	167,477 79
Expenditures during the year, in cash.....	\$1,121,399 61

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$180,364,049	\$1,584,642 89
Written or renewed during the year.....	171,964,848	1,502,317 61
Total.....	\$352,328,897	\$3,087,360 50
Deduct those expired and marked off as terminated.....	149,936,770	1,306,742 50
In force at the end of the year.....	\$202,392,127	\$1,780,618 00
Deduct amount re-insured.....	6,728,138	74,138 98
Net amount in force December 31, 1887.....	\$195,663,989	\$1,706,479 02

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$107,306,305	\$885,931 49
More than <i>one</i> and not more than <i>three</i> years to run.....	67,906,318	586,746 23
More than three years to run.....	20,451,366	233,891 30
Net amount in force December 31, 1887.....	\$195,663,989	\$1,706,479 02

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$20,432,127 39
Total losses paid from organization to date.....	10,160,182 25
Total losses incurred during the year.....	577,348 58
Total cash dividends declared since the company commenced business..	1,901,000 00



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$12,807,566 00
Premiums received, fire.....	116,529 50
Losses paid, fire.....	49,151 09
Losses incurred, fire.....	48,059 57

## GERMANIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Orleans, La.; commenced business April 1, 1866; commenced business in Illinois May 20, 1884.]

H. ZUBERBIER, PRESIDENT.

EMIL WEBER, SECRETARY.

STEPHEN F. REQUA, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$69,619 34
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	5,925 00
Interest due and accrued on bond and mortgage loans.....	247 00
Total value of mortgaged premises .....	\$28,000 00
Market value of United States bonds owned by the company	
par value.....	1,000 00
Market value of other stocks and bonds owned by the company, viz.....	117,640 00

## Bonds.

## Par value. Market value.

Louisiana State, 4s.....	\$26,500 00	\$24,380 00
City, extended, 6s.....	5,000 00	5,720 00
City, premium.....	16,000 00	21,280 00
City, Crossman, 6s.....	22,000 00	24,860 00
City, certificate, 6s.....	20,000 00	21,200 00
City R. R., 6s.....	1,000 00	1,110 00

## Stocks.

Germania Savings Bank.....	10,300 00	15,965 00
Metropolitan Bank.....	2,500 00	2,925 00
N. O. Ins. Association.....	300 00	200 00

\$103,600 00 \$117,640 00

Amount loaned on stocks and bonds as collateral.....	9,850 50
Market value of collaterals.....	\$13,031 00
Cash on hand and in bank.....	32,616 58
Interest due and accrued on stocks not included in market value.....	1,755 00
Interest due and accrued on collateral loans.....	220 00
Gross premiums in course of collection not more than three months due.....	36,959 33
Bills receivable, not matured, taken for fire, marine and inland risks.....	64 00
All other property, viz: Rents due and accrued.....	100 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Vallett Dry Dock Stock.....	\$1,250 00	
Germania Insurance Stock.....	605 00	
Total.....	\$1,855 00	
Aggregate amount of all available assets.....		\$276,261 75

## LIABILITIES.

Net amount of unpaid losses.....		\$12,648 95
Unearned premiums at 50 per cent. on fire risks under one year.....	\$43,686 88	
Amount of unearned premiums on all outstanding risks.....		43,686 88
Cash dividends unpaid.....		10,000 00
Gross liabilities, except capital stock.....		\$66,335 83
Surplus as regards policyholders.....		\$209,925 92
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$9,925 92

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$176,568 34	\$4,419 21	
Deduct re-insurance, rebate and return premiums.....	67,435 93		
Net cash received for premiums during the year.....	109,132 41	4,419 21	\$113,551 62
Interest on bonds and mortgages.....			460 00
Interest and dividends from all other sources.....			20,008 92
Received during the year in cash.....			\$134,020 54

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$84,478 00	
Net amount paid for marine and inland losses.....	4,894 81	\$89,372 81
Cash dividends paid.....		10,000 00
Commissions and brokerage.....		13,080 71
Salaries, fees and wages.....		12,224 12
State, national and local taxes.....		6,923 77
Expenditures during the year, in cash.....		\$131,601 41

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$11,040,073	\$96,441 07
Written or renewed during the year.....	23,496,080	183,534 79
Total.....	\$34,536,153	\$279,975 86
Deduct those expired and marked off as terminated.....	18,340,060	157,971 32
In force at the end of the year.....	\$16,196,093	\$122,004 54
Deduct amount re-insured.....	4,730,020	34,630 77
Net amount in force December 31, 1887.....	\$11,466,073	\$87,373 77

## RECAPITULATION.

In force having from date of policy not more than one year to run.....	\$11,466,073	\$87,373 77
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	Marine and inland risks.	Premiums.
Written during the year.....	\$736,490	\$4,419 24
Deduct those expired and marked off as terminated.....	736,490	4,419 24

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,227,017 00
Total losses paid from organization to date.....	1,411,651 00
Total losses incurred during the year.....	89,372 81
Total cash dividends declared since the company commenced business...	200,289 00
Total dividends declared payable in stock from organization. ....	140,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,596,784 00
Premiums received, fire.....	21,604 54
Losses paid, fire.....	22,975 75
Losses incurred, fire.....	26,975 75

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business May, 1853; commenced business in Illinois, March 14, 1859.]

ALFRED S. GILLET, PRESIDENT.

EDWIN F. MERRILL, SECRETARY.

WILLIAM E. ROLLO, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$346,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	607,466 66
Interest due and accrued on bond and mortgage loans.....	11,068 61
Total value of mortgaged premises.....	\$1,970,730 00
Market value of United States bonds owned by the company, par value.....	92,000 00
Market value of other stocks and bonds owned by the company, viz:.....	168,487 50

## Bonds.

## Par value. Market value.

City of Louisville.....	\$10,000 00	\$11,500 00
City and Co. of St. Louis.....	10,000 00	11,800 00
Union Pacific R. R.....	5,000 00	5,800 00
Connecting R. R.....	10,000 00	12,300 00
Pennsylvania R. R.....	10,000 00	13,000 00
Philad'a, Wilm. and Balto. R. R.....	10,000 00	10,150 00
Camden and Amboy R. R.....	13,000 00	13,650 00
Philadelphia and Erie R. R.....	10,000 00	10,500 00
Lehigh Navigation Co.....	11,000 00	12,485 00
Philadelphia and Reading R. R. scrip.....	1,750 00	875 00
Lancaster and Reading R. R.....	10,000 00	11,000 00
North Pennsylvania R. R.....	5,000 00	6,550 00
Philad'a and Darby Pass. R. W.....	2,250 00	1,800 00
State of Illinois Township.....	1,000 00	1,015 00
Philad'a and Reading R. R. Co. Trust.....	35,000 00	35,787 50
City of Topeka, Kansas.....	10,000 00	10,275 00

\$154,000 00

\$168,487 50

Amount loaned on stocks and bonds as collateral .....	\$6,400 00
Market value of collaterals.....	\$18,910 00
Cash on hand and in bank.....	114,357 18
Interest due and accrued on collateral loans.....	137 81
Gross premiums in course of collection not more than three months due.....	48,619 19
Deposited for perpetual insurance on company's building.....	1,748 79
All other property, viz: Rents due and accrued.....	1,578 64
Aggregate amount of all available assets .....	<u>\$1,418,904 29</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$24,597 37
Unearned premiums at 50 per cent. on fire risks under one year.....	\$116,640 08
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	158,624 13
Amount of unearned premiums on all outstanding risks .....	275,264 21
Amount reclaimable on perpetual fire insurance policies .....	192,930 83
Due and accrued for salaries and other miscellaneous expenses .....	592 22
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$393.82; commissions and other charges due and to become due to agents and brokers, \$11,181.30; return premiums, \$2,511.44; re-insurance, \$989.14.....	15,075 70
Gross liabilities, except capital stock .....	<u>\$508,460 33</u>
Surplus as regards policyholders.....	\$910,443 96
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	<u>\$610,443 96</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$398,326 28	
Deduct re-insurance, rebate and return premiums .....	38,180 80	
Net cash received for premiums during the year .....		\$360,145 48
Interest on bonds and mortgages.....		31,230 86
Interest and dividends from all other sources.....		18,168 52
Income from all other sources .....		10,225 59
Deposit premiums received on perpetual fire risks .....	\$26,824 37	
Received during the year in cash .....		<u>\$419,770 45</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$133,043 23
Cash dividends paid.....	72,000 00
Commission and brokerage.....	74,004 06
Salaries, fees and wages.....	45,737 88
State, national and local taxes.....	14,379 88
All other payments.....	27,503 53
Deposit premiums returned on perpetual fire risks .....	\$3,838 92
Expenditures during the year, in cash .....	<u>\$366,668 58</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$53,999,617	\$684,802 21
Written or renewed during the year.....	40,580,232	413,499 65
Total.....	<u>\$94,579,849</u>	<u>\$1,098,301 86</u>
Deduct those expired and marked off as terminated.....	35,519,121	343,551 75
In force at the end of the year.....	\$59,060,728	\$754,750 11
Deduct amount re-insured.....	1,257,041	14,379 92
Net amount in force December 31, 1887.....	<u>\$57,803,687</u>	<u>\$740,370 19</u>

## RECAPITULATION.

In force Having from date of policy not more than <i>one</i> year to run.....	\$23,244,112	\$233,280 16
More than <i>one</i> and not more than <i>three</i> years to run.....	17,395,086	185,034 79
More than three years to run.....	17,161,489	322,055 24
Net amount in force December 31, 1887 .....	<u>\$57,803,687</u>	<u>\$740,370 19</u>



## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$7,093,596	\$186,154 88
Perpetual risks written during the year .....	1,537,075	33,048 75
Total .....	\$8,630,671	\$219,203 63
Deduct those marked off as canceled .....	225,813	4,836 04
Net amount in force December 31, 1887 .....	<u>\$8,404,858</u>	<u>\$214,367 59</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$7,636,920 00
Total losses paid from organization to date .....	3,237,540 58
Total losses incurred during the year .....	140,137 49
Total cash dividends declared since the company commenced business ..	<u>1,194,196 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$7,489,193 00
Premiums received, fire .....	71,067 92
Losses paid, fire .....	29,828 66
Losses incurred, fire .....	<u>32,733 45</u>

## GLENS FALLS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Glens Falls, N. Y.; commenced business May, 1850; commenced business in Illinois March 13, 1869.]

R. M. LITTLE, PRESIDENT.

J. L. CUNNINGHAM, SECRETARY.

J. L. WHITLOCK, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	<u>200,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$13,175 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	511,329 84
Interest due and accrued on bond and mortgage loans .....	2,985 65
Total value of mortgaged premises .....	\$996,750 00
Market value of United States bonds owned by the company, par value .....	460,000 00
Market value of other stocks and bonds owned by the company, viz .....	319,475 00

## Par value. Market value.

N. Y. Central and H. R. R. R. bonds, 7s .....	\$80,000 00	\$106,400 00
N. Y. and Harlem R. R. bonds, 7s .....	80,000 00	104,000 00
Syracuse, Binghampton and N. Y. R. R. bonds, 7s .....	5,000 00	6,575 00
First National Bank, Glens Falls, stock .....	10,000 00	17,500 00
Hudson River Pulp and Paper Co. bonds ..	85,000 00	85,000 00
	<u>\$260,000 00</u>	<u>\$319,475 00</u>

Cash on hand and in bank.....	149,370 47
Interest due and accrued on stocks not included in market value.....	785 00
Interest due and accrued on deposits.....	525 00
Gross premiums in course of collection not more than three months due.....	33,466 53
Bills receivable, not matured, taken for fire, marine and inland risks.....	128 00
All other property, viz: rents due and accrued, \$125.00; due for re-insurance on losses paid, \$2,000.00 .....	2,125 00
Total.....	\$1,576,965 49
Less special deposit to secure liabilities in Virginia.....	12,600 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums in course of collection.....	\$1,120 39
Aggregate amount of all available assets .....	\$1,564,365 49

## LIABILITIES.

Net amount of unpaid losses.....	\$46,382 63
Unearned premiums at 50 per cent. on fire risks under one year .....	\$142,668 82
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	366,223 21
Amount of unearned premiums on all outstanding risks.....	508,892 03
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	5,188 04
Gross liabilities, except capital stock .....	\$560,462 70
Surplus as regards policyholders .....	\$1,003,902 79
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital .....	\$803,902 79

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$603,831 68	
Deduct re-insurance, rebate and return premiums .....	102,215 25	
Net cash received for premiums during the year .....		\$501,616 43
Interest on bonds and mortgages.....		31,826 49
Interest and dividends from all other sources .....		37,219 45
Income from all other sources.....		100 00
Received during the year, in cash.....		\$570,762 37

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$318,728 11
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	91,599 02
Salaries, fees and wages.....	39,947 23
State, national and local taxes.....	11,303 41
All other payments .....	30,988 87
Expenditures during the year, in cash.....	\$512,566 64

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$100,854,168	\$1,031,490 65
Written or renewed during the year.....	59,887,694	593,770 15
Total.....	\$160,741,862	\$1,625,260 80
Deduct those expired and marked off as terminated.....	57,656,278	593,828 50
In force at the end of the year.....	\$103,085,584	\$1,031,432 30
Deduct amount re-insured.....	2,857,082	36,812 64
Net amount in force December 31, 1887 .....	\$100,228,502	\$994,619 66

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$27,720,386	\$285,337 63
More than <i>one</i> and not more than <i>three</i> years to run.....	54,730,512	491,634 89
More than three years to run .....	17,777,604	217,647 14
Net amount in force December 31, 1887.....	\$100,228,502	\$994,619 66

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$8,046,986 94
Total losses paid from organization to date.....	4,279,397 95
Total losses incurred during the year .....	319,928 41
Total cash dividends declared since the company commenced business..	420,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$8,732,627 00
Premiums received, fire .....	80,886 96
Losses paid, fire .....	34,345 23
Losses incurred, fire .....	37,534 23

## GRAND RAPIDS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Grand Rapids, Mich.; commenced business November 1, 1882; commenced business in Illinois November 24, 1886.]

JULIUS HOUSEMAN, PRESIDENT.

S. F. ASPINWALL, SECRETARY.

FRED GUND, ATTORNEY IN ILLINOIS, AT FREEPORT.

## CAPITAL.

Capital stock paid up in cash .....	\$200,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$3,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	173,700 00
Interest due and accrued on bond and mortgage loans .....	2,641 28
Total value of mortgaged premises .....	\$521,950 00
Market value of stocks and bonds owned by the company, viz. ....	27,050 00

## Bonds.

## Par value    Market value.

City of Grand Rapids, school .....	\$21,000 00	\$21,000 00
District No. 15, Grand Rapids, Tp. school....	2,950 00	2,950 00
City of Eaton Rapids, Mich., school.....	3,100 00	3,100 00

\$27,050 00    \$27,050 00

Amount loaned on stocks and bonds as collateral.....	47,000 00
Market value of collaterals.....	\$75,300 00
Cash on hand and in bank.....	14,781 57
Interest due and accrued on bonds not included in market value .....	441 60
Interest due and accrued on collateral loans.....	1,185 37
Net premiums in course of collection not more than three months due....	5,595 47

Aggregate amount of all available assets .....	\$275,595 29
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## LIABILITIES.

Net amount of unpaid losses.....		\$7,230 00
Unearned premiums at 50 per cent on fire risks under one year.....	\$38,281 24	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,385 75	
Amount of unearned premiums on all outstanding risks.....		47,669 99
Gross liabilities, except capital stock.....		\$54,899 99
Surplus as regards policyholders.....		\$220,695 30
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$20,695 30

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$105,890 72	
Deduct re-insurance, rebate and return premiums.....	16,210 59	
Net cash received for premiums during the year.....		\$89,680 13
Interest on bonds and mortgages.....		8,475 52
Interest and dividends from all other sources.....		4,025 47
Received during the year, in cash.....		\$102,181 12

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$38,034 13
Commissions and brokerage.....		18,257 69
Salaries, fees and wages.....		4,650 00
State, national and local taxes.....		620 77
All other payments.....		4,995 34
Expenditures during the year, in cash.....		\$66,557 93

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$3,894,226	\$58,667 71
Written or renewed during the year.....	7,599,024	105,890 72
Total.....	\$11,493,250	\$164,558 43
Deduct those expired and marked off as terminated.....	4,933,336	69,876 99
In force at the end of the year.....	\$6,559,914	\$94,681 44
Deduct amount re-insured.....	116,487	1,719 62
Net amount in force December 31, 1887.....	\$6,443,427	\$92,961 82

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$4,884,446	\$76,568 49
More than <i>one</i> and not more than <i>three</i> years to run.....	1,500,211	15,563 80
More than three years to run.....	58,770	829 53
Net amount in force December 31, 1887.....	\$6,443,427	\$92,961 82

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$291,308 24
Total losses paid from organization to date.....	122,807 13
Total losses incurred during the year.....	38,629 60

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$910,219 00
Premiums received, fire.....	10,902 69
Losses paid, fire.....	5,605 79
Losses incurred, fire.....	8,105 79



# GRANITE STATE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Portsmouth, N. H.; commenced business November 12, 1885; commenced business in Illinois November 24, 1886.]

FRANK JONES, PRESIDENT.

ALFRED F. HOWARD, SECRETARY.

H. J. STRAIGHT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$106,600 00
Interest due and accrued on bond and mortgage loans.....	2,258 03
Total value of mortgaged premises .....	\$266,500 00
Market value of stocks and bonds owned by the company, viz.....	201,266 78

### Bonds.

	Par value.	Market value.
Carroll County, N. H., 6s .....	\$200 00	\$200 00
Town of Harrisville, N. H., 5s.....	15,000 00	15,900 00
City of Manchester, N. H., 4s.....	100,000 00	110,000 00
Port Plain, N. Y., Water Co., 1st mort., 6s....	10,000 00	10,500 00
New Hampshire Trust Co., 6s.....	15,000 00	15,000 00
N. Y. and New England R. R., 7s .....	10,000 00	12,200 00

### Stocks.

Eastern R. R. preferred.....	7,700 00	9,856 00
Worcester, Nashua and Rochester R. R.....	100 00	134 00
Lake National Bank of Wolfboro, N. H.....	12,000 00	12,600 00
Dover, N. H., Gas Light Co.....	2,500 00	3,000 00
Colorado State Warrants.....	11,876 78	11,876 78

\$184,376 78      \$201,266 78

Cash on hand and in bank.....	20,314 46
Interest due and accrued on stocks not included in market value.....	4,399 36
Gross premiums in course of collection not more than three months due.....	66,747 74

Aggregate amount of all available assets..... \$401,586 37

## LIABILITIES.

Net amount of unpaid losses.....	\$17,674 81
Unearned premiums at 50 per cent. on fire risks under one year.....	\$101,284 89
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	59,694 51
Amount of unearned premiums on all outstanding risks.....	160,979 40
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	10,112 51

Gross liabilities, except capital stock .....

\$188,766 72

Surplus as regards policyholders .....	\$212,819 65
Amount of capital stock paid up .....	200,000 00

Surplus over paid up capital..... \$12,819 65

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$299,653 14	
Deduct re-insurance, rebate and return premiums.....	61,246 11	
Net cash received for premiums during the year.....		\$238,407 03
Interest on bonds and mortgages .....		3,908 44
Interest and dividends from all other sources .....		9,526 23
Received during the year, in cash.....		<u>\$251,841 70</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$161,793 64
Commissions and brokerage.....	41,248 56
Salaries, fees and wages.....	9,208 00
State, national and local taxes.....	5,473 99
All other payments .....	20,353 53
Expenditures during the year, in cash .....	<u>\$238,077 72</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$13,460,377	\$180,288 58
Written or renewed during the year .....	25,267,985	340,210 71
Total.....	\$38,728,362	\$520,499 29
Deduct those expired and marked off as terminated.....	15,637,051	209,186 30
In force at the end of the year.....	\$23,091,311	\$311,312 99
Deduct amount re-insured.....	1,818,812	25,370 84
Net amount in force December 31, 1887 .....	<u>\$21,272,499</u>	<u>\$285,942 15</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,894,475	\$202,569 79
More than <i>one</i> and not more than <i>three</i> years to run.....	3,734,559	44,137 25
More than three years to run .....	3,643,465	59,235 11
Net amount in force December 31, 1887 .....	<u>\$21,272,499</u>	<u>\$285,942 15</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$562,538 78
Total losses paid from organization to date.....	187,610 34
Total losses incurred during the year.....	<u>160,507 08</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,748,885 00
Premiums received, fire .....	15,391 14
Losses paid, fire .....	5,484 42
Losses incurred, fire .....	<u>9,959 42</u>

## GREENWICH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business January 1, 1835; commenced business in Illinois, April 15, 1878.]

SAMUEL C. HARRIOT, PRESIDENT.

MASON A. STONE, SECRETARY.

JAMES L. BECKWITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$170,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	18,100 00
Interest due and accrued on bond and mortgage loans.....	183 00
Total value of mortgaged premises .....	\$53,500 00
Market value of United States bonds owned by the company, par value.....	\$185,000 00
Market value of other stocks and bonds owned by the company, viz:.....	233,100 00
	636,162 50

## Bonds.

	Par value.	Market value.
District of Columbia .....	\$125,000 00	\$146,250 00
N. Y. Central and Hudson River R. R., 7s .....	100,000 00	133,000 00
5s .....	50,000 00	52,125 00
Albany and Susquehanna R. R., 6s .....	80,000 00	94,000 00
West Shore R. R., 4s.....	50,000 00	50,000 00
Harlem River and Port Chester R. R.....	10,000 00	12,600 00

## Stocks.

Rensselaer and Saratoga R. R.....	35,500 00	57,687 50
Consolidated Gas Co.....	60,000 00	45,000 00
National Broadway Bank.....	17,500 00	45,500 00
	\$528,000 00	\$636,162 50

Amount loaned on stocks and bonds as collateral.....	131,150 00
Market value of collaterals.....	\$167,660 00
Cash on hand and in bank.....	65,983 38
Interest due and accrued on collateral loans .....	46 50
Gross premiums in course of collection not more than three months due.....	94,693 99
Bills receivable, not matured, taken for fire, marine and inland risks .....	8,295 21
All other property, viz: Rents due and accrued.....	775 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$27,160 99
Aggregate amount of all available assets .....	\$1,358,489 58

## LIABILITIES.

Net amount of unpaid losses.....		\$198,013 16
Unearned premiums at 50 per cent. on fire risks under one year.....	\$218,960 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	251,667 87	
Unearned premiums at 50 per cent. on inland navigation risks.....	22,993 78	
Amount of unearned premiums on all outstanding risks.....		493,621 65
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$17,500.00; return premiums, \$1,000.00.....		18,500 00
Gross liabilities, except capital stock.....		\$710,134 81
Surplus as regards policyholders.....		\$648,354 77
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$448,354 77

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$750,036 93	\$167,029 59	
Deduct re-insurance, rebate and return premiums.....	109,440 15	17,440 55	
Net cash received for premiums during the year.....	\$640,596 78	\$149,589 04	\$790,185 82
Interest on bonds and mortgages.....			936 00
Interest and dividends from all other sources.....			44,597 40
Income from all other sources.....			12,768 70
Received during the year, in cash.....			\$848,487 92

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$480,783 64	
Net amount paid for marine and inland losses.....	92,462 65	\$573,246 29
Cash dividends paid.....		20,000 00
Commissions and brokerage.....		172,390 06
Salaries, fees and wages.....		52,608 77
State, national and local taxes.....		9,166 52
All other payments.....		34,510 54
Expenditures during the year, in cash.....		\$861,922 18

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$206,078,568	\$1,064,523 70
Written or renewed during the year.....	153,938,875	764,580 11
Total.....	\$360,017,443	\$1,829,103 81
Deduct those expired and marked off as terminated.....	166,789,695	832,349 55
In force at the end of the year.....	\$193,227,748	\$996,754 26
Deduct amount re-insured.....	8,211,932	67,551 37
Net amount in force December 31, 1887.....	\$185,015,816	\$929,202 89

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$79,724,637	\$437,920 01
More than <i>one</i> and not more than <i>three</i> years to run.....	84,936,282	362,519 27
More than three years to run.....	20,354,897	128,763 61
Net amount in force December 31, 1887.....	\$185,015,816	\$929,202 89

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$50,000	\$1,035 00
In force December 31, 1887.....	\$50,000	\$1,035 00



	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$3,008,025	\$54,080 47
Written during the year .....	58,422,761	171,603 35
Total.....	\$61,430,786	\$225,683 82
Deduct those expired and marked off as terminated .....	58,451,713	173,441 47
In force December 31, 1887 .....	\$2,979,073	\$52,242 35
Deduct amount re-insured .....	417,583	6,254 79
Net amount in force.....	\$2,561,490	\$45,987 56

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$7,355,641 70
Total losses paid from organization to date.....	4,255,459 75
Total losses incurred during the year.....	784,870 65
Total cash dividends declared since the company commenced business...	1,930,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$3,680,836.00; marine and inland, \$8,331.00.....	\$3,689,167 00
Premiums received, fire, \$33,094.89; marine and inland, \$74.98.....	33,169 87
Losses paid, fire .....	15,013 30
Losses incurred, fire .....	17,378 23

## GUARDIAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business February, 1865; commenced business in Illinois February 18, 1878.]

WALTER K. PAYE, PRESIDENT.

JAMES C. STEVENS, SECRETARY.

J. K. MURPHY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	5,500 00
Interest due and accrued on bond and mortgage loans.....	75 00
Total value of mortgaged premises.....	\$20,500 00
Market value of District of Columbia bonds owned by the company, par value .....	200,000 00
Cash on hand and in bank.....	7,437 03
Gross premiums in course of collection not more than three months due.....	8,118 60
All other property, viz: Due for re-insurance on losses paid.....	338 81
Aggregate amount of all available assets.....	\$261,469 44

## LIABILITIES.

Net amount of unpaid losses.....		\$12,450 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$33,692 66	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	13,699 25	
Amount of unearned premiums on all outstanding risks.....		47,391 91
Due and to become due for borrowed money.....		10,000 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		600 00
Gross liabilities, except capital stock.....		\$70,441 91
Surplus as regards policyholders.....		\$191,027 53
Amount of capital stock paid up.....	\$200,000 00	
Amount of net available assets.....	191,027 53	
Impairment of capital.....	\$8,972 47	

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$83,685 65	
Deduct re-insurance, rebate and return premiums.....	12,391 41	
Net cash received for premiums during the year.....		\$71,294 24
Interest on bonds and mortgages.....		330 00
Interest and dividends from all other sources.....		8,200 00
Income from all other sources.....		319 00
Received during the year in cash.....		\$80,143 24

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$63,213 45
Cash dividends paid.....	6,000 00
Commissions and brokerage.....	10,920 26
Salaries, fees and wages.....	10,598 28
State, national and local taxes.....	848 09
All other payments.....	8,159 91
Expenditures during the year, in cash.....	\$99,739 99

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,697,105	\$88,937 07
Written or renewed during the year.....	12,184,549	83,175 44
Total.....	\$22,881,654	\$172,112 51
Deduct those expired and marked off as terminated.....	11,058,185	76,113 66
In force at the end of the year.....	\$11,823,469	\$95,998 85
Deduct amount re-insured.....	496,789	4,093 96
Net amount in force December 31, 1887.....	\$11,326,680	\$91,904 89

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$8,434,533	\$67,385 33
More than <i>one</i> and not more than <i>three</i> years to run.....	2,499,867	21,381 47
More than three years to run.....	392,280	3,138 09
Net amount in force December 31, 1887.....	\$11,326,680	\$91,904 89

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,732,650 44
Total losses paid from organization to date.....	1,037,316 55
Total losses incurred during the year.....	69,442 50
Total cash dividends declared since the company commenced business..	257,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,318,205 00
Premiums received, fire .....	10,181 45
Losses paid, fire .....	4,962 11
Losses incurred, fire .....	4,962 11

## HANOVER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April, 1852; commenced business in Illinois April 18, 1859.]

BENJAMIN S. WALCOTT, PRESIDENT.

I. REMSEN LANE, SECRETARY.

DAVID S. MUNGER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash. ....	\$1,000,000 00
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## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$88,000 00
Interest due and accrued on bond and mortgage loans.....	367 50
Total value of mortgaged premises .....	\$184,500 00
Market value of United States bonds owned by the company, par value .....	1,325,000 00
Market value of other stocks and bonds owned by the company, viz:.....	1,565,873 75
	608,977 65

## Bonds.

Par value. Market value.

N. Y. and Harlem R. R. 1st mort. 7s.....	\$25,000 00	\$32,250 00
Erie Ry. consolidated.....	54,000 00	73,440 00
Union Pacific 1st mort. ....	50,000 00	57,000 00
Union Pacific Sinking Fund.....	25,000 00	29,125 00
Cairo and Fulton R. R. 1st mort. 7s.....	25,000 00	27,187 50
N. Y. Elevated R. R. 1st mort. 7s.....	20,000 00	23,700 00
Kansas Pacific Ry. consol. 1st mort.....	50,000 00	51,000 00
Richmond and Allegheny R. R. 1st mort. 7s.	25,000 00	14,250 00
Flint and Pere Marquette R. R. 6s.....	30,000 00	35,700 00
Chi., Milwaukee and St. Paul Ry. 1st mort..	25,000 00	25,777 65
Chicago, Burlington and Quincy R. R. 4s....	25,000 00	23,750 00
Norfolk and Western R. R. 6s. ....	5,000 00	5,575 00
Richmond and Danville R. R. consol. mort..	25,000 00	28,000 00
N. Y., Chi. and St. Louis R. R. 1st mort. 4s...	11,000 00	9,515 00
Mil. and St. Paul Ry. 1st mort. 7s. ....	6,000 00	7,140 00
Mo., Kansas and Texas Ry. 1st mort. 7s....	5,000 00	5,312 50
St. L. and Iron Mountain R. R. 1st mort. 7s...	5,000 00	5,475 00
Chi., Milwaukee and St. Paul Ry. mort. 5s....	20,000 00	20,500 00
Louisville, New Albany & Chi. Ry. mort. 6s.	15,000 00	13,875 00

## Stocks.

Rensselaer and Saratoga R. R. Co. ....	10,000 00	17,000 00
Chi., Burlington and Quincy R. R. ....	10,000 00	13,100 00
Chi., Rock Island and Pacific Ry.....	11,000 00	12,430 00
Metropolitan National Bank.....	7,500 00	1,500 00
American Exchange National Bank.....	15,000 00	21,375 00
Central Trust Co.....	10,000 00	55,000 00

\$509,500 00

\$608,977 65

Amount loaned on stocks and bonds as collateral .....	1,000 00
Market value of collaterals.....	\$1,950 00
Cash on hand and in bank.....	77,137 03
Interest due and accrued on stocks not included in market value.....	7,920 00
Interest due and accrued on collateral loans.....	2 83
Gross premiums in course of collection not more than three months due.....	11,508 16
Net premiums in the hands of agents on policies issued within three months.....	118,867 56
Total.....	\$2,479,654 48
Less special deposits to secure liabilities in Georgia, Mississippi, North Carolina and Virginia.....	121,481 25
Aggregate amount of all available assets .....	\$2,358,173 23

## LIABILITIES.

Net amount of unpaid losses.....	\$134,335 81
Unearned premiums at 50 per cent. on fire risks under one year.....	\$472,289 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	441,798 66
Amount of unearned premiums on all outstanding risks.....	914,088 62
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	2,301 63
Total.....	\$1,050,726 06
Less liabilities secured by special deposits .....	40,808 94
Gross liabilities, except capital stock. ....	\$1,009,917 12
Surplus as regards policyholders .....	\$1,348,256 11
Amount of capital stock paid up.....	1,000,000 00
Surplus over paid up capital.....	\$348,256 11

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,429,982 79
Deduct re-insurance, rebate and return premiums.....	161,141 67
Net cash received for premiums during the year.....	\$1,268,841 12
Interest on bonds and mortgages.....	4,616 70
Interest and dividends from all other sources .....	90,967 18
Received during the year, in cash.....	\$1,364,425 00

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$752,322 60
Cash dividends paid.....	100,000 00
Commissions and brokerage.....	229,591 34
Salaries, fees and wages.....	166,367 69
State, national and local taxes.....	30,596 26
All other payments.....	110,864 14
Expenditures during the year, in cash.....	\$1,389,742 03

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$172,695,793	\$1,736,917 86
Written or renewed during the year.....	162,631,535	1,430,485 02
Total.....	\$335,327,328	\$3,167,402 88
Deduct those expired and marked off as terminated. ....	139,289,816	1,337,201 17
In force at the end of the year.....	\$196,037,512	\$1,830,201 71
Deduct amount re-insured.....	5,138,071	51,649 23
Net amount in force December 31, 1887.....	\$190,899,441	\$1,778,552 48



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$100,204,046	\$944,579 92
More than <i>one</i> and not more than <i>three</i> years to run.....	64,678,629	536,383 22
More than three years to run.....	26,016,766	297,589 34
Net amount in force December 31, 1887.....	<u>\$190,899,441</u>	<u>\$1,778,552 48</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$19,138,969 49
Total losses paid from organization to date.....	10,431,752 18
Total losses incurred during the year.....	789,043 96
Total cash dividends declared since the company commenced business..	1,709,500 00
Total dividends declared payable in stock from organization.....	<u>100,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$7,805,492 83
Premiums received, fire .....	94,575 84
Losses paid, fire.....	34,861 83
Losses incurred, fire.....	<u>46,645 83</u>

## HARTFORD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business August 1810; commenced business in Illinois, April 26, 1855.]

GEORGE L. CHASE, PRESIDENT.

P. C. ROYCE, SECRETARY.

GEORGE F. BISSELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash.....	<u>1,250,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$633,075 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	1,140,500 00
Interest due and accrued on bond and mortgage loans.....	23,202 94
Total value of mortgaged premises.....	\$2,963,325 00
Market value of United States bonds owned by the company, par value.....	205,000 00
	<u>\$2,225 00</u>

Market value of other stocks and bonds owned by the company, viz..... \$2,204,352 00

Stocks.	Par value.	Market value.
Hartford National Bank, Hartford .....	\$51,100	\$80,738 00
Phoenix National Bank, Hartford .....	46,700	58,842 00
Connecticut River Banking Co., Hartford .....	5,000	5,000 00
Farmers' and Mechanics' Nat. Bank, Hartf'd .....	12,200	13,176 00
City Bank, Hartford .....	16,600	15,770 00
American National Bank, Hartford .....	15,000	20,400 00
Charter Oak National Bank, Hartford .....	20,000	21,600 00
Mercantile National Bank, Hartford .....	15,000	13,500 00
First National Bank, Hartford .....	17,200	17,200 00
Aetna National Bank, Hartford .....	31,500	34,650 00
Connecticut Trust and Safe Deposit Co., Hartford .....	23,000	31,510 00
Bank of America, N. Y. ....	30,000	52,500 00
Bank of North America, N. Y. ....	7,000	8,750 00
National Bank of Commerce, N. Y. ....	10,000	16,400 00
American Exchange National Bank, N. Y. ....	20,000	28,200 00
Importers' and Traders' National Bank, N. Y. ....	30,000	102,000 00
Manhattan Company Bank, N. Y. ....	10,000	16,450 00
Merchants' National Bank, N. Y. ....	16,700	23,380 00
Metropolitan National Bank, N. Y. ....	22,500	4,050 00
Atlantic National Bank, Boston .....	3,900	5,196 75
Blackstone National Bank, Boston .....	10,600	11,236 00
Boylston National Bank, Boston .....	12,500	16,375 00
Hide and Leather National Bank, Boston .....	2,400	2,736 00
National Bank of Commerce, Boston .....	3,200	3,840 00
First National Bank, Boston .....	10,000	22,175 00
Second National Bank, Boston .....	10,900	16,377 25
First National Bank, Albany .....	5,000	8,500 00
Bank of Montreal, Montreal .....	30,000	62,400 00
Ontario Bank, Bowmanville .....	6,500	6,955 00
Connecticut River Company .....	12,000	3,000 00
Connecticut River Railroad Company .....	2,000	3,900 00
N. Y., New Haven and Hartford R. R. Co. ....	73,000	158,410 00
Chicago, Burlington and Quincy R. R. Co. ..	66,000	85,800 00
Chicago, Rock Island and Pacific R. R. Co. ....	22,000	24,860 00
Chicago and N. Western R. R. Co., preferred ..	20,000	28,000 00
Chicago and North Western R. R. Co. ....	50,000	53,750 00
Chicago, Milwaukee and St. Paul R. R. Co. ....	40,000	30,150 00
Chicago, Milwaukee and St. Paul R. R. Co., preferred .....	37,000	41,440 00
Union Pacific Railroad Co. ....	20,000	11,575 00
Conn. and Passumpsic River R. R. Co., guaranteed stock .....	100,000	100,000 00
Bonds.		
Tennessee State, 6s .....	33,000	20,790 00
Alabama State, 8s .....	10,000	10,900 00
South Carolina, 6s .....	14,500	15,805 00
Minnesota State, 4½s .....	3,000	3,060 00
Toledo, Ohio, Water Works, 8s .....	5,000	6,250 00
Memphis City .....	900	900 00
New Brunswick, N. J., City, 7s .....	45,000	49,500 00
Pawtucket, R. I., Town, 7s .....	75,000	90,000 00
Dubuque, Iowa, City, 6s .....	25,000	28,000 00
Des Moines, Iowa, City, 7s .....	50,000	57,500 00
Harlem River and Port Chester R. R. Co., (guaranteed by N. Y., N. H. and Hartford R. R. Co.), 7s .....	50,000	67,500 00
Chicago and Western Indiana R. R. Co., 6s ..	70,000	77,000 00
Minneapolis Union Railway, 6s .....	50,000	58,500 00
Cleveland, Col., Cinn. and Ind. Railway, 7s ..	8,000	9,680 00
Nashville and Decatur, 1st mort., 7s .....	50,000	60,500 00
Indianapolis and Vincennes Ry., 7s .....	32,000	36,800 00
Chicago and North Western, debentures, 5s ..	25,000	25,750 00
Albany and Susquehanna 1st mort., 6s .....	50,000	59,000 00
Northern Pacific 1st mort., 6s .....	50,000	58,500 00
N. Y. Central and Hudson River R. R., de- bentures, 5s .....	50,000	54,125 00
West Shore 1st mort., 4s .....	100,000	102,000 00
Chicago, Burlington and Quincy R. R., de- bentures, 5s .....	50,000	51,500 00
	\$1,782,900 00	\$2,204,352 00

Amount loaned on stocks and bonds as collateral.....		\$70,000 00
Market value of collaterals.....	\$109,620 00	
Cash on hand and in bank.....		588,899 56
Interest due and accrued on collateral loans and on bank deposits.....		6,621 95
Gross premiums in course of collection not more than three months due.....		380,447 62
Rents due and accrued.....		4,692 20
All other property, viz: State tax due from non-resident stockholders....		14,387 10
Total.....		\$5,288,603 97
Less special deposits to secure liabilities in Canada, Georgia, Virginia and Oregon.....		237,074 40
Aggregate amount of all available assets.....		\$5,051,529 57

## LIABILITIES.

Net amount of unpaid losses.....		\$195,047 12
Unearned premiums at 50 per cent. on fire risks under one year.....	\$817,504 37	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,055,292 67	
Amount of unearned premiums on all outstanding risks.....		1,872,797 04
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		34,500 00
Total.....		\$2,102,344 16
Less liabilities secured by special deposits, unpaid losses, \$18,614.16; unearned premiums, \$112,523.60.....		131,137 76
Gross liabilities, except capital stock.....		\$1,971,206 40
Surplus as regards policyholders.....		\$3,080,323 17
Amount of capital stock paid up.....		1,250,000 00
Surplus over paid up capital.....		\$1,830,323 17

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$2,801,821 26	
Deduct re-insurance, rebate and return premiums.....	346,510 76	
Net cash received for premiums during the year.....		\$2,455,310 50
Interest on bonds and mortgages.....		67,160 60
Interest and dividends from all other sources.....		130,698 87
Income from all other sources.....		30,451 88
Received during the year in cash.....		\$2,683,621 85

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$1,362,791 32
Cash dividends paid.....		250,000 00
Commissions and brokerage.....		380,409 14
Salaries, fees and wages.....		179,259 40
State, national and local taxes.....		49,729 48
All other payments.....		177,828 81
Expenditures during the year in cash.....		\$2,400,018 15

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$281,274,826	\$3,483,112 57
Written or renewed during the year.....	221,336,311	2,801,883 11
Total.....	\$502,611,137	\$6,284,995 68
Deduct those expired and marked off as terminated.....	202,590,716	2,523,469 41
In force at the end of the year.....	\$300,020,421	\$3,761,526 27
Deduct amount re-insured.....	6,752 458	116,030 23
Net amount in force December 31, 1887.....	\$293,267,963	\$3,645,496 04

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$119,158,027	\$1,635,008 73
More than <i>one</i> and not more than <i>three</i> years to run.....	106,399,227	1,168,228 85
More than three years to run.....	67,710,709	842,258 46
Net amount in force December 31, 1887.....	<u>\$293,267,963</u>	<u>\$3,645,496 04</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$52,838,748 84
Total losses paid from organization to date.....	32,711,748 79
Total losses incurred during the year.....	1,339,810 96
Total cash dividends declared since the company commenced business..	5,813,100 00
Total dividends declared payable in stock from organization.....	<u>950,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$20,134,696 00
Premiums received, fire.....	222,094 63
Losses paid, fire.....	85,533 21
Losses incurred, fire.....	<u>92,661 41</u>

## HEKLA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Madison, Wis.; commenced business June 7, 1871; commenced business in Illinois April 17, 1876.]

HALLE STEENSLAND, PRESIDENT.

WILLIAM R. FREEMAN SECRETARY.

L. D. HAMMOND, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	<u>300,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$13,955 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	334,245 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$6,100 is in process of foreclosure).....	7,300 00
Interest due and accrued on bond and mortgage loans.....	12,952 76
Total value of mortgaged premises.....	\$1,306,000 00
Cash on hand and in bank.....	54,622 73
Gross premiums in course of collection not more than three months due.	16,253 47
Bills receivable, not matured, taken for fire, marine and inland risks.....	5,946 65
All other property, viz: Tax certificates.....	<u>1,403 44</u>

Aggregate amount of all available assets.....	<u>\$446,679 05</u>
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## LIABILITIES.

Net amount of unpaid losses .....		\$13,814 94
Unearned premiums at 50 per cent. on fire risks under one year.....	\$37,381 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	78,175 45	
Amount of unearned premiums on all outstanding risks.....		115,556 45
Due and accrued for salaries and other miscellaneous expenses .....		1,184 62
All other demands against the company.....		3,250 69
Gross liabilities, except capital stock.....		\$133,806 70
Surplus as regards policyholders.....		\$312,872 35
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital .....		\$12,872 35

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$117,197 07	
Deduct re-insurance, rebate and return premiums.....	2,922 98	
Net cash received for premiums during the year .....		\$114,274 09
Interest on bonds and mortgages .....		30,169 66
Received during the year, in cash.. ..		\$144,443 75

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$95,883 66
Commissions and brokerage.....	20,382 70
Salaries, fees and wages.....	15,437 29
State, national and local taxes.....	4,666 43
Expenditures during the year, in cash .....	\$136,370 08

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$16,784,412	\$250,835 78
Written or renewed during the year.....	6,939,978	105,296 77
Total.....	\$23,724,390	\$356,132 55
Deduct those expired and marked off as terminated.....	7,059,998	116,920 13
In force at the end of the year .....	\$16,664,392	\$239,212 42
Deduct amount re-insured.....	176,793	3,430 22
Net amount in force December 31, 1887.....	\$16,487,599	\$235,782 20

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,141,169	\$74,761 99
More than <i>one</i> and not more than <i>three</i> years to run.....	5,804,463	73,380 60
More than three years to run.....	5,541,967	87,639 61
Net amount in force December 31, 1887.....	\$16,487,599	\$235,782 20

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,038,862 00
Total losses paid from organization to date .....	627,193 66
Total losses incurred during the year .....	98,491 69
Total cash dividends declared since the company commenced business..	178,571 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,441,086 00
Premiums received, fire .....	20,296 65
Losses paid, fire.....	16,806 23
Losses incurred, fire .....	18,920 20

## HIBERNIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Orleans, La.; commenced business July 1, 1871; commenced business in Illinois July 9, 1883, and March 1, 1888.]

THOMAS SMITH, PRESIDENT.

JOHN J. FITZPATRICK, SECRETARY.

JOHN NAGHTEN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$144,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	65,354 17
Loans on bond and mortgage upon which more than one year's interest is due (of which \$13,407 is in process of foreclosure) .....	13,807 00
Interest due and accrued on bond and mortgage loans.....	5,604 30
Market value of stocks and bonds owned by the company, viz:.....	159,235 00

## Par value. Market value.

State of Louisiana bonds, 4s .....	\$142,500 00	\$131,100 00
City of New Orleans bonds, 6s .....	25,000 00	28,000 00
N. O. Produce Exchange stock .....	50 00	135 00

\$167,550 00	\$159,235 00
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Amount loaned on stocks and bonds as collateral.....	5,275 55
Market value of collaterals.....	\$6,769 25
Cash on hand and in bank .....	17,659 38
Interest due and accrued on collateral loans .....	59 14
Net premiums in course of collection not more than three months due ....	68,432 80
Bills receivable, not matured, taken for fire, marine and inland risks.....	1,824 97
All other property, viz: Rents due and accrued, \$552.00; due for re-insurance on losses paid, \$1,925.00; Insurance Co. of N. America, under judgment of U. S. Court, and interest on same, \$32,728.97; deposit with N. O. Fire Underwriters' Association, \$150.00 .....	35,355 97

Aggregate amount of all available assets.....	\$517,408 28
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## LIABILITIES.

Net amount of unpaid losses.....	\$20,453 77
Unearned premiums at 50 per cent. on fire risks under one year.....	\$86,065 65
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	7,510 27
Amount of unearned premiums on all outstanding risks .....	93,575 92
Cash dividends unpaid.....	1,034 00
Gross liabilities, except capital stock .....	\$115,063 69
Surplus as regards policyholders.....	\$402,344 59
Amount of capital stock paid up.....	400,000 00
Surplus over paid up capital.....	\$2,344 59

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$259,083 90	\$16,575 42	
Deduct re-insurance, rebate and return premiums .....	68,428 97	5,089 81	
Net cash received for premiums during the year .....	\$190,654 93	\$11,485 61	\$202,140 54
Interest and dividends from all sources .....			33,088 77
Income from all other sources .....			981 00
Received during the year in cash .....			<u>\$236,210 31</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$140,026 12	
Net amount paid for marine and inland losses .....	15,208 74	\$155,234 86
Cash dividends paid .....		15,651 00
Commissions and brokerage .....		5,634 15
Salaries, fees and wages .....		10,500 00
State, national and local taxes .....		19,324 94
All other payments .....		4,528 19
Expenditures during the year, in cash .....		<u>\$210,873 14</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$15,044,955	\$165,095 10
Written or renewed during the year .....	18,175,616	268,519 46
Total .....	\$33,220,571	\$433,614 56
Deduct those expired and marked off as terminated .....	16,760,050	251,747 33
Net amount in force December 31, 1887 .....	<u>\$16,460,521</u>	<u>\$181,867 23</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$15,915,278	\$172,131 30
More than <i>one</i> and not more than <i>three</i> years to run .....	545,243	9,735 93
Net amount in force December 31, 1887 .....	<u>\$16,460,521</u>	<u>\$181,867 23</u>
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$17,666	\$2,254 28
Written during the year .....	2,224,864	12,909 27
Total .....	\$2,242,530	\$15,163 55
Deduct those expired and marked off as terminated .....	<u>2,242,530</u>	<u>15,163 55</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$2,948,685 36
Total losses paid from organization to date .....	1,291,600 25
Total losses incurred during the year .....	156,736 80
Total cash dividends declared since the company commenced business .....	421,179 00
Total dividends declared payable in stock from organization .....	<u>279,711 00</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR—NONE.

## HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 13, 1853; commenced business in Illinois April 24, 1855.]

CHARLES J. MARTIN, PRESIDENT.

JOHN H. WASHBURN, SECRETARY.

ARTHUR C. DUCAT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash .....	3,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$1,349,967 59
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	621,300 00
Interest due and accrued on bond and mortgage loans.....	13,613 87
Total value of mortgaged premises .....	\$1,561,450 00
Market value of United States bonds owned by the company, par value.....	1,400,000 00
Market value of other stocks and bonds owned by the company, viz:.....	1,751,900 00
	3,162,567 50

## Bonds.

## Par value. Market value.

District of Columbia, 3.65s .....	\$750,000 00	\$900,000 00
Mississippi, 4s.....	20,000 00	20,000 00
Valley Railway Co. of Ohio, 6s.....	100,000 00	104,000 00
Central Iowa Ry. Co. 1st mort. (Ill. Div.)....	50,000 00	35,000 00
Ohio and West Virginia Ry. Co. 1st mort....	100,000 00	117,000 00
Peoria, Decatur and Evansville Ry. Co.....	100,000 00	110,000 00
N. Y., Chicago and St. Louis Ry. 1st mort., 4s	112,000 00	96,600 00
Cleveland, C. C. & Ind. R. R. mort., 7s.....	100,000 00	122,000 00
Toledo, A. Arbor & G. T. Ry. Co. 1st mort., 6s	100,000 00	100,000 00
N. Y., L. Erie and W. R. R. Co., 1st mort., 6s	200,000 00	220,000 00
Louisville, New Albany and Chi. Ry. Co., 1st mort., 6s.....	100,000 00	114,000 00
C., St. P., Minn. & Omaha Ry. Co., mort., 6s	50,000 00	59,250 00
Dunkirk, Warren & Pittsburg Ry. Co., 1st mortgage .....	75,000 00	88,500 00
S. Antonio & Arkansas Ry. Co., 1st mort., 6s	50,000 00	45,500 00
Albemarle and Chesapeake Canal Co., 7s....	100,000 00	108,000 00
Virginia Midland Ry. Co. gen. mort., 5s.....	50,000 00	38,500 00
Jeffersonville, Madison and Indianapolis R. R. Co. 1st mort. ....	19,000 00	21,850 00
West Shore Ry. mort., 4s.....	100,000 00	100,000 00
Toledo, Ann Arbor and Northern Michigan Ry. 1st mort. ....	50,000 00	44,500 00
New York City .....	200,000 00	206,000 00



## Stocks.

Ft. Wayne & Jackson R. R. Co., preferred...	100,000 00	100,000 00
Chicago, St. Paul, Minneapolis and Omaha Ry. preferred.....	50,000 00	53,375 00
Chi., Mil. and St. Paul Ry. Co. preferred.....	50,000 00	56,500 00
Lake Shore and Michigan Southern Ry. Co.	50,000 00	47,437 50
Chicago and Northwestern Ry. Co.....	50,000 00	54,000 00
Hanover National Bank of New York.....	10,000 00	18,000 00
American Exchange National Bank, N. Y....	20,000 00	28,200 00
Fourth National Bank, N. Y.....	8,000 00	11,360 00
St. Nicholas Bank, N. Y.....	12,500 00	16,000 00
Metropolitan National Bank, N. Y.....	12,375 00	4,275 00
Mercantile National Bank, N. Y.....	20,000 00	29,600 00
Merchants' Exchange National Bank, N. Y.	9,000 00	10,620 00
Chatham National Bank, N. Y.....	4,000 00	8,600 00
National Bank of Commerce, N. Y.....	10,000 00	16,700 00
National Butchers and Drovers' Bank, N. Y.	3,750 00	6,000 00
Bank of America, N. Y.....	20,000 00	35,000 00
Manhattan Co., N. Y.....	10,000 00	16,200 00
	<u>\$2,865,625 00</u>	<u>\$3,162,567 50</u>

Amount loaned on stocks and bonds as collateral.....	605,750 00
Market value of collaterals.....	\$780,619 25
Cash on hand and in bank.....	189,913 06
Interest due and accrued on stocks not included in market value.....	17,204 47
Interest due and accrued on collateral loans.....	7,433 23
Gross premiums in course of collection not more than three months due.	243,254 62
Bills receivable, not matured, taken for fire, marine and inland risks.....	98,278 27
Total.....	<u>\$8,061,182 61</u>
Less special deposits to secure liabilities in Virginia and Oregon.....	<u>126,000 00</u>
Aggregate amount of all available assets.....	<u>\$7,935,182 61</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$371,184 95
Unearned premiums at 50 per cent on fire risks under one year.....	\$1,175,794 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	2,098,967 00
Amount of unearned premiums on all outstanding risks.....	3,274,761 00
Cash dividends unpaid.....	310 00
Reserved for sinking fund.....	10,612 06
Re-insurance premiums.....	23,623 85
All other demands against the company, viz: State, city, county, or other taxes and assessments.....	5,000 00
Total.....	<u>\$3,685,491 86</u>
Less liabilities secured by special deposits (unearned premiums).....	<u>51,126 44</u>
Gross liabilities, except capital stock.....	<u>\$3,634,365 42</u>
Surplus as regards policyholders.....	\$4,300,817 19
Amount of capital stock paid up.....	3,000,000 00
Surplus over paid up capital.....	<u>\$1,300,817 19</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$4,234,073 68
Deduct re-insurance, rebate and return premiums.....	487,104 19
Net cash received for premiums during the year.....	\$3,746,969 49
Interest on bonds and mortgages.....	39,643 35
Interest and dividends from all other sources.....	220,979 83
Income from all other sources.....	50,528 43
Received during the year, in cash.....	<u>\$4,058,121 10</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$2,066,507 16
Cash dividends paid.....	299,690 00
Commissions and brokerage.....	671,798 00
Salaries, fees and wages.....	407,268 52
State, national and local taxes.....	67,364 42
All other payments.....	264,630 84
Expenditures during the year, in cash.....	<u>\$3,757,258 94</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$528,039,265	\$5,878,349 00
Written or renewed during the year.....	458,178,865	4,302,662 55
Total.....	\$986,218,130	\$10,181,011 55
Deduct those expired and marked off as terminated.....	360,680,637	3,662,775 55
In force at the end of the year .....	\$625,537,493	\$6,518,236 00
Deduct amount re-insured.....	25,345,201	143,548 00
Net amount in force December 31, 1887 .....	\$600,192,292	\$6,374,688 00

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$247,219,630	\$2,351,588 00
More than <i>one</i> and not more than <i>three</i> years to run.....	174,566,149	1,713,213 00
More than three years to run.....	178,406,513	2,309,887 00
Net amount in force December 31, 1887.....	\$600,192,292	\$6,374,688 00

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$73,510,906 08
Total losses paid from organization to date .....	44,046,730 07
Total losses incurred during the year .....	2,138,564 23
Total cash dividends declared since the company commenced business..	7,315,000 00
Total dividends declared payable in stock from organization .....	1,000,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$34,064,679 00
Premiums received, fire .....	336,909 69
Losses paid, fire .....	140,349 18
Losses incurred, fire .....	162,700 55

## HOWARD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 19, 1825; commenced business in Illinois June 1, 1855.]

HENRY A. OAKLEY, PRESIDENT.

CHARLES A. HULL, SECRETARY.

A. C. DUCAT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$400,000 00
Capital stock paid up in cash .....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$155,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	5,200 00
Interest due and accrued on bond and mortgage loans .....	90 00
Total value of mortgaged premises .....	\$12,000 00
Market value of United States bonds owned by the company, par value .....	286,000 00
Market value of other stocks and bonds owned by the company, viz: .....	156,900 00

Bonds.	Par value.	Market value.
Delaware and Hudson Canal Co. 1st mort., 7s .....	\$10,000 00	\$11,000 00
United N. J. R. R. and Canal Co. 1st mort., 6s .....	4,000 00	5,280 00
Buffalo, Bradford and Pittsburgh R. R. 1st mort., 7s .....	11,000 00	12,100 00
West Shore R. R. 1st mort., 4s .....	50,000 00	50,000 00
St. Paul, Minn. and Manitoba R. R. con. mort., 4½s .....	10,000 00	10,000 00
Kalamazoo and South Haven R. R. 1st mort., 8s .....	6,000 00	6,240 00
Chicago, St. Louis and N. Orleans R. R. 1st mort., 5s .....	10,000 00	11,750 00

Stocks.	Par value.	Market value.
National Bank of Commerce .....	2,800 00	4,760 00
Metropolitan National Bank .....	4,125 00	1,500 00
American Exchange National Bank .....	16,000 00	22,720 00
Phenix National Bank .....	5,000 00	6,250 00
Consolidated Gas Light Co. ....	20,000 00	15,300 00

\$148,925 00      \$156,900 00

Cash on hand and in bank .....	17,306 10
Interest due and accrued on stocks not included in market value .....	292 83
Gross premiums in course of collection not more than three months due .....	44,019 70
All other property, viz: Rents due and accrued .....	666 67

Aggregate amount of all available assets ..... \$739,020 30

## LIABILITIES.

Net amount of unpaid losses .....	\$50,460 17
Unearned premiums at 50 per cent. on fire risks under one year .....	\$191,244 52
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	92,194 92
Unearned premiums at 50 per cent. on inland navigation risks .....	1,384 87
Amount of unearned premiums on all outstanding risks .....	284,824 31
All other demands against the company, viz: Due to other companies and unpaid commissions .....	2,442 96

Gross liabilities, except capital stock ..... \$337,727 44

Surplus as regards policyholders .....	\$401,292 86
Amount of capital stock paid up .....	400,000 00

Surplus over paid up capital ..... \$1,292 86

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$574,053 24	\$3,914 53	
Deduct re-insurance, rebate and return premiums .....	105,639 09	906 53	
Net cash received for premiums during the year .....	\$468,414 15	\$3,008 03	\$471,422 18
Interest on bonds and mortgages .....			313 50
Interest and dividends from all other sources .....			24,232 96
Income from all other sources .....			10,042 95
Received during the year, in cash .....			<u>\$506,011 59</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$304,200 61	
Net amount paid for marine and inland losses.....	1,822 65	\$306,023 26
Cash dividends paid.....		12,445 20
Commissions and brokerage.....		99,758 62
Salaries, fees and wages.....		26,956 04
State, national and local taxes.....		9,764 17
All other payments.....		48,616 75
Expenditures during the year, in cash .....		<u>\$503,564 04</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$48,899,063	\$542,656 02
Written or renewed during the year.....	54,391,487	574,895 96
Total.....	<u>\$103,290,550</u>	<u>\$1,117,551 98</u>
Deduct those expired and marked off as terminated.....	49,609,622	522,742 33
In force at the end of the year.....	\$53,680,928	\$594,809 65
Deduct amount re-insured.....	4,724,796	57,363 67
Net amount in force December 31, 1887.....	<u>\$48,956,132</u>	<u>\$537,445 98</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$32,688,988	\$382,489 05
More than <i>one</i> and not more than <i>three</i> years to run .....	13,493,166	121,598 20
More than three years to run.....	2,773,978	33,358 63
Net amount in force December 31, 1887 .....	<u>\$48,956,132</u>	<u>\$537,445 98</u>

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$130,750	\$4,425 62
Written during the year .....	140,900	4,110 99
Total.....	<u>\$271,650</u>	<u>\$8,536 61</u>
Deduct those expired and marked off as terminated.....	173,650	5,000 37
In force December 31, 1887 .....	\$98,000	\$3,476 24
Deduct amount re-insured.....		706 50
Net amount in force.....	<u>\$98,000</u>	<u>\$2,769 74</u>

## GENERAL INTERROGATORIES.

Total premiums received from March, 1836, to date.....	\$9,462,701 21
Total losses paid from March, 1836, to date.....	6,354,718 63
Total losses incurred during the year .....	328,975 83
Total cash dividends declared since March, 1836 .....	<u>2,194,875 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,026,279 00
Premiums received, fire.....	27,382 95
Losses paid, fire .....	15,256 04
Losses incurred, fire.....	<u>21,202 91</u>



## INSURANCE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business in 1794; commenced business in Illinois June 5, 1863.]

CHARLES PLATT, PRESIDENT.

GREVILLE E. FRYER, SECRETARY.

C. H. CASE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$3,000,000 00
Capital stock paid up in cash .....	3,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$360,698 02
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	2,066,164 97
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,250 is in process of foreclosure) .....	11,250 00
Interest due and accrued on bond and mortgage loans .....	24,773 68
Total value of mortgaged premises .....	\$5,261,605 00
Market value of United States bonds owned by the company, par value .....	35,000 00
Market value of other stocks and bonds owned by the company, viz: .....	44,100 00
	4,422,330 00

## Par value. Market value.

New Jersey State loan, 6s .....	\$40,000	\$48,800
Boston City loan, 6s .....	200,000	228,000
Baltimore Water stock, 5s .....	200,000	224,000
Indianapolis City loan, 7 3-10s .....	30,000	35,400
Hartford City loan, 6s .....	45,000	50,400
Toledo City loan, 8s .....	21,000	25,830
Cincinnati City loan, various .....	58,000	68,440
Fall River City loan, 5s .....	30,000	31,800
Harrisburg City loan, 6s .....	15,000	16,800
Providence City loan, 5s .....	25,000	27,500
Newark City loan, 7s .....	20,000	22,400
Cleveland City loan, 7s .....	30,000	34,800
Burlington City loan, 8s .....	12,000	15,000
East Lincoln, Illinois, 5s .....	10,000	10,000
Pennsylvania R. R., 5s .....	330,000	366,300
6s .....	100,000	121,000
Philadelphia and Reading R. R., 6s .....	350,000	427,000
7s .....	5,000	5,600
N. Pennsylvania R. R. ....	80,000	104,100
Belvidere and Delaware R. R., 6s .....	50,000	58,000
Penn. and New York Canal and R. R., 7s .....	30,000	34,200
Lehigh Valley R. R., 6s .....	200,000	258,000
Phila., Wil. and Baltimore R. R., 6s .....	39,000	42,120
Delaware Division Canal Co., 6s .....	15,000	14,550
Delaware and Raritan Canal Co., 6s .....	11,000	11,550
Lehigh Coal and Nav. Co., 7s .....	5,000	6,000
Easton and Amboy R. R., 5s .....	100,000	112,000
Phila. and Erie R. R., 5s .....	150,000	165,000
Chicago and Western Indiana R. R., 6s .....	135,000	151,200



## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$2,453,082 56	\$1,527,739 51	
Deduct re-insurance, rebate and return premiums.....	286,865 45	294,377 04	
Net cash received for premiums during the year.....	\$2,166,217 11	\$1,233,362 47	\$3,399,579 58
Interest on bonds and mortgages.....			117,127 06
Interest and dividends from all other sources .....			242,064 19
Income from all other sources.....			36,727 91
Deposit premiums received on perpetual fire risks.....		\$54,436 41	
Received during the year in cash .....			<u>\$3,795,498 74</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,309,180 44	
Net amount paid for marine and inland losses .....	877,434 05	\$2,186,614 49
Cash dividends paid.....		450,000 00
Commissions and brokerage.....		534,432 68
Salaries, fees and wages.....		131,245 56
State, national and local taxes .....		110,201 52
All other payments .....		278,987 53
Deposit premiums returned on perpetual fire risks .....	\$17,708 50	
Expenditures during the year, in cash.....		<u>\$3,691,481 78</u>

## RISKS AND PREMIUMS.

(Excluding Perpetuals.)

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$313,424,966	\$3,717,781 90
Written or renewed during the year.....	225,961,053	2,440,307 09
Total.....	\$539,386,019	\$6,158,088 99
Deduct those expired and marked off as terminated.....	213,003,734	2,409,436 56
In force at the end of the year.....	\$326,382,285	\$3,748,652 43
Deduct amount re-insured.....	8,078,326	91,496 54
Net amount in force December 31, 1887.....	<u>\$318,303,959</u>	<u>\$3,657,155 89</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$136,195,858	\$1,658,077 84
More than <i>one</i> and not more than <i>three</i> years to run.....	102,366,348	1,033,224 63
More than three years to run .....	87,820,079	1,057,349 96
Net amount in force December 31, 1887.....	<u>\$326,382,285</u>	<u>\$3,748,652 43</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$25,324,712 54	\$659,729 05
Perpetual risks written during the year .....	2,246,198 64	54,436 41
Total.....	\$27,570,911 18	\$714,165 46
Deduct those market off as canceled .....	1,095,336 89	17,708 50
In force December 31, 1887.....	<u>\$26,475,574 29</u>	<u>\$696,456 96</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$15,082,509	\$119,786 33
Written during the year .....	245,763,139	1,473,670 27
Total.....	\$260,845,648	\$1,593,456 60
Deduct those expired and marked off as terminated.....	246,656,861	1,482,536 49
In force December 31, 1887.....	<u>\$14,188,787</u>	<u>\$110,920 11</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$82,029,634 31
Total losses paid from organization to date.....	58,998,098 73
Total losses incurred during the year .....	2,228,920 17
Total cash dividends declared since the company commenced business..	10,053,934 25

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$12,021,903.00; marine and inland, \$7,554,805.00....	\$19,576,708 00
Premiums received, fire, \$150,025.68; marine and inland, \$31,792.89.....	181,818 57
Losses paid, fire, \$75,280.67; marine and inland, \$6,190.01 .....	81,476 68
Losses incurred.....	95,700 66

## INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business November 5, 1794; commenced business in Illinois December 4, 1874.]

GEORGE G. CROWELL, PRESIDENT.

A. B. EARLE, SECRETARY.

R. S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$165,566 21
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		126,550 00
Interest due and accrued on bond and mortgage loans.....		2,613 25
Total value of mortgaged premises.....	\$330,800 00	
Market value of United States bonds owned by the company par value.....	\$10,000 00	\$10,900 00
Market value of other stocks and bonds owned by the company, viz:.....		285,730 00
Stocks.	Par value.	Market value.
Philadelphia National Bank .....	\$2,000	\$5,000
Susquehanna and York Turnpike Co.....	500	500
Easton and Wilksbarre Turnpike Co.....	250	250
Bonds.		
Schuykill Navigation Co., 6s.....	3,000	2,000
City of Philadelphia, 6s.....	24,000	30,840
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R., 6s.....	15,000	15,750
Camden and Amboy R. R., 6s.....	5,000	5,300
Delano Land Co., 7s.....	10,000	12,000
Car Trust of N. Y. No. 2 C, 6s.....	11,000	11,000
N. Y. and Pacific Car Trust C, 6s.....	14,000	14,000
Chicago and W. Indiana R. R., 6s.....	12,000	13,440
Corning, Cowanesque and Antrim R. R., 6s ..	12,000	13,440
Shamokin, Sunbury and Lewisburg R. R., 5s	10,000	8,000
Terre Haute and Indiana R. R., 5s.....	20,000	21,000
Steubenville and Indiana R. R., 5s.....	30,000	33,900
Long Dock Co., 6s.....	10,000	11,600
City of Cincinnati, 6s.....	8,000	9,520



	Par value.	Market value.
Pittsburgh Junction R. R. Co., 6s .....	\$10,000	\$10,300
St. Paul and Northern R. R. Co., 6s.....	10,000	11,800
Sunbury, Hazelton and Wilkesbarre R. R., 5s	4,000	4,140
Northern Central R. R., 4½s .....	10,000	10,500
City of Quincy, 4½s.....	10,000	10,450
Pennsylvania Equipment Co., 4s .....	20,000	20,000
American Steamship Co., 6s .....	10,000	11,000
	<u>\$260,750</u>	<u>\$285,730</u>
Cash due by agents .....		16,570 63
Cash on hand and in bank.....		15,730 54
Interest due and accrued on stocks not included in market value.....		563 33
Gross premiums in course of collection, not more than three months due		9,112 32
Bills receivable, not matured, taken for fire, marine and inland risks.....		2,909 90
All other property, viz: rents due and accrued, \$295.00; due for re-insurance on losses paid, \$4,403.46; reclaimable on perpetual policies, \$3,885.00; reclaimable on time policies, \$1,019.00; Geo. Gorham, \$90.07. ....		9,688 53
Aggregate amount of all available assets.....		<u>\$645,934 71</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$32,278 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$81,929 77	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	60,074 40	
Amount of unearned premiums on all outstanding risks.....		142,004 17
Amount reclaimable on perpetual fire insurance policies.....		115,321 05
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$1,000; commissions and other charges due and to become due to agents and brokers, \$1,365.00.....		2,365 00
Gross liabilities, except capital stock.....		<u>\$291,968 22</u>
Surplus as regards policyholders.....		\$353,966 49
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		<u>\$153,966 49</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$298,153 72	\$20,153 50	
Deduct re-insurance, rebate and return premiums.....	56,576 32	7,450 39	
Net cash received for premiums during the year.....	\$241,582 40	\$12,703 11	\$254,285 51
Interest on bonds and mortgages.....			6,600 60
Interest and dividends from all other sources.....			15,170 73
Income from all other sources.....			6,102 20
Received during the year in cash.....			<u>\$282,159 04</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$154,799 91	
Net amount paid for marine and inland losses.....	22,398 62	\$177,198 53
Cash dividends paid.....		20,000 00
Commissions and brokerage.....		50,196 53
Salaries, fees and wages.....		27,304 08
State, national and local taxes.....		6,782 07
All other payments.....		11,715 65
Deposit premiums returned on perpetual fire risks.....	\$5,236 50	
Expenditures during the year, in cash.....		<u>\$293,286 86</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$18,696,221	\$179,153 23
Written or renewed during the year .....	33,301,183	298,053 79
Total. ....	\$51,997,404	\$477,207 02
Deduct those expired and marked off as terminated.....	23,299,126	212,072 98
In force at the end of the year.....	\$28,698,278	\$265,134 04
Deduct amount re-insured .....	2,955,272	19,134 74
Total. ....	\$25,653,006	\$245,999 30
Deduct and add discrepancy discovered in ledger balances	1,325,267	13,142 03
Net amount in force December 31, 1887.....	\$24,327,739	\$259,141 33

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$15,831,732	\$163,859 54
More than <i>one</i> and not more than <i>three</i> years to run.....	3,896,266	40,475 44
More than three years to run.....	4,599,741	54,806 35
Net amount in force December 31, 1887.....	\$24,327,739	\$259,141 33

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$2,866,115	\$95,765 84
Perpetual risks written during the year .....	986,141	33,780 86
Total.....	\$3,852,256	\$129,546 70
Deduct those marked off as canceled. ....	140,769	5,337 08
In force December 31, 1887.....	\$3,711,487	\$124,209 62

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year:	\$1,135,433	\$19,491 74
Written during the year.....	2,639,451	17,397 29
Total.....	\$3,774,884	\$36,889 03
Deduct those expired and marked off as terminated .....	3,774,884	36,889 03

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$18,181,681 72
Total losses paid from organization to date.....	14,802,352 20
Total losses incurred during the year.....	157,797 33
Total cash dividends declared since the company commenced business..	4,146,406 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,706,438 00
Premiums received, fire.....	30,298 57
Losses paid, fire .....	11,591 06
Losses incurred, fire.....	17,840 55

## INSURANCE COMPANY OF DAKOTA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Sioux Falls, Dakota; commenced business May, 1883; commenced business in Illinois, May 3, 1887.]

HARRY L. HOLLISTER, PRESIDENT.

EDWARD A. AYERST, SECRETARY.

M. B. IOTT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$70,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	56,355 00
Interest due and accrued on bond and mortgage loans .....	1,800 00
Total value of mortgaged premises .....	\$140,000 00
Market value of stocks and bonds owned by the company, viz: .....	108,857 71

## Stock.

## Par value. Market value.

Minnehaha National Bank of Sioux City....	\$12,000 00	\$13,800 00
Citizens National Bank of Madison, Dakota	3,000 00	3,900 00
First National Bank of Doland, Dakota. ....	2,000 00	2,300 00
German Am. Loan and Trust Co. ....	16,000 00	16,000 00
Dakota and N. England Loan and Trust Co.	40,000 00	40,000 00
Dakota Cattle Co. ....	44,600 00	20,000 00
Sioux Falls Ptg. and Supply Co. ....	12,500 00	10,000 00
School and County Orders .....	2,432 21	2,432 21
Sioux Falls City Warrants .....	425 50	425 50

\$132,957 71      \$108,857 71

Amount loaned on stocks and bonds as collateral .....	10,225 00
Market value of collaterals .....	\$12,500 00
Cash on hand and in bank .....	43,170 91
Net premiums in course of collection not more than three months due....	36,038 80
Bills receivable, not matured, taken for fire, marine and inland risks .....	82,429 58
All other property, viz: rents due and accrued .....	300 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Judgment in favor of company .....	\$30,004 00
Bills receivable and interest thereon .....	9,000 00
Total .....	\$39,004 00

Aggregate amount of all available assets .....	\$409,177 00
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## LIABILITIES.

Net amount of unpaid losses .....	\$9,672 00
Unearned premiums at 50 per cent. on fire risks under one year .....	\$63,467 14
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	108,704 69
Amount of unearned premiums on all outstanding risks .....	172,171 83
Gross liabilities, except capital stock .....	\$181,843 83

Surplus as regards policyholders.....	\$227,333 17
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$27,333 17</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$253,648 46	
Deduct re-insurance, rebate and return premiums.....	77,422 05	
Net cash received for premiums during the year.....		\$176,226 41
Interest and dividends from all sources.....		13,702 20
Income from all other sources.....		5,400 27
Received for calls on capital stock.....	\$50,000 00	
Received during the year in cash.....		<u>\$195,328 88</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$78,870 35	
Net amount paid for marine and inland losses.....	529 32	\$79,399 67
Commissions and brokerage.....		37,200 03
Salaries, fees and wages.....		19,298 15
State, national and local taxes.....		3,213 35
All other payments.....		33,564 45
Expenditures during the year, in cash.....		<u>\$172,675 65</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,507,033	\$187,253 82
Written or renewed during the year.....	10,233,720	249,470 31
Total.....	<u>\$19,740,753</u>	<u>\$436,724 13</u>
Deduct those expired and marked off as terminated.....	6,258,608	96,683 16
In force at the end of the year.....	\$13,482,145	\$340,040 97
Deduct amount re-insured.....	168,469	3,285 22
Net amount in force December 31, 1887.....	<u>\$13,313,676</u>	<u>\$336,755 75</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,396,079	\$126,934 29
More than <i>one</i> and not more than <i>three</i> years to run.....	1,017,466	10,833 41
More than <i>three</i> years to run.....	6,900,131	198,988 05
Net amount in force December 31, 1887.....	<u>\$13,313,676</u>	<u>\$336,755 75</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$930,946 60
Total losses paid from organization to date.....	210,342 30
Total losses incurred during the year.....	73,921 67
Total dividends declared payable in stock from organization.....	<u>155,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$721,410 00
Premiums received, fire.....	13,525 38
Losses paid, fire.....	2,166 80
Losses incurred, fire.....	<u>3,666 80</u>



## JEFFERSON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business March 31, 1824; commenced business in Illinois March 12, 1880.]

SAMUEL E. BELCHER, PRESIDENT.

WILLIAM B. FLOWERY, SECRETARY

ALEXANDER H. DARROW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,010 00
Capital stock paid up in cash .....	<u>200,010 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$52,900 00
Interest due and accrued on bond and mortgage loans.....	1,322 50
Total value of mortgaged premises.....	\$157,500 00
Market value of United States bonds owned by the company, par value .....	206,000 00
Market value of other stocks and bonds owned by the company, viz:.....	253,175 00
	<u>178,832 00</u>

## Stocks.

## Par value. Market value.

Chicago, R. I. and Pacific Ry. Co.....	\$30,800 00	\$34,804 00
N. Y., Lackawana and Western Ry. Co .....	20,000 00	20,700 00
N. Y. and Harlem Ry. Co.....	5,000 00	10,500 00
N. Y. Central and Hudson R. Ry. Co.....	10,000 00	10,775 00
Long Island Ry. Co.....	20,000 00	18,000 00
St. Paul and Duluth Ry. Co. preferred.....	40,000 00	40,200 00
Delaware and Hudson Canal Co.....	30,000 00	30,975 00
Union Ferry Co. ....	4,400 00	7,128 00
Seventh Ward National Bank.....	5,000 00	5,750 00

\$165,200 00      \$178,832 00

Amount loaned on stocks and bonds as collateral.....	\$7,000 00
Market value of collaterals.....	\$22,828 80
Cash on hand and in bank.....	1,890 89
Interest due and accrued on stocks not included in market value.....	2,100 00
Interest due and accrued on collateral loans .....	73 67
Gross premiums in course of collection not more than three months due.....	<u>5,347 88</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$89 68
Aggregate amount of all available assets.....	<u>\$502,641 94</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$4,563 85
Unearned premiums at 50 per cent. on fire risks under one year.....	\$26,281 42
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	15,617 81
Amount of unearned premiums on all outstanding risks.....	41,899 23
Due and accrued for salaries and other miscellaneous expenses.....	559 64
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$1,204.35; return premiums, \$326.09. ....	1,530 44
Gross liabilities, except capital stock.....	\$48,553 16
Surplus as regards policyholders .....	\$454,088 78
Amount of capital stock paid up.....	200,010 00
Surplus over paid up capital.....	\$254,078 78

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$74,285 07
Deduct re-insurance, rebate and return premiums.....	8,272 51
Net cash received for premiums during the year.....	\$66,012 56
Interest on bonds and mortgages.....	4,264 57
Interest and dividends from all other sources.....	15,819 65
Received during the year, in cash.....	\$86,096 78

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$44,057 52
Cash dividends paid.....	20,001 00
Interest paid to scripholders.....	12,000 60
Commissions and brokerage.....	11,772 68
Salaries, fees and wages .....	13,749 84
State, national and local taxes.....	1,167 82
All other payments.....	6,478 17
Expenditures during the year, in cash .....	\$109,227 63

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$13,048,801	\$88,168 94
Written or renewed during the year.....	11,626,579	74,617 58
Total.....	\$24,675,380	\$162,786 52
Deduct those expired and marked off as terminated .....	12,108,301	78,861 03
In force at the end of the year.....	\$12,567,079	\$83,925 49
Deduct amount re-insured.....	524,065	2,249 56
Net amount in force December 31, 1887.....	\$12,043,014	\$81,675 93

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$8,105,132	\$52,562 85
More than <i>one</i> and not more than <i>three</i> years to run.....	3,138,045	21,092 47
More than three years to run .....	799,837	8,020 61
Net amount in force December 31, 1887.....	\$12,043,014	\$81,675 93

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,387,002 63
Total losses paid from organization to date.....	1,965,973 93
Total losses incurred during the year.....	41,129 82
Total cash dividends declared since the company commenced business..	1,764,895 73

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,119,785 35
Premiums received, fire.....	12,327 98
Losses paid, fire.....	8,032 35
Losses incurred, fire.....	5,701 18

## JERSEY CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Jersey City, N. J.; commenced business December 1, 1856; commenced business in Illinois October 11, 1880.]

NATHANIEL FOOT, PRESIDENT.

C. F. PATTERSON, SECRETARY.

OAKLEY B. PELLET, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$55,400 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	136,905 00
Interest due and accrued on bond and mortgage loans.....	3,174 15
Total value of mortgaged premises.....	\$364,100 00
Market value of United States bonds owned by the company, par value.....	4,000 00
Market value of other stocks and bonds owned by the company, viz.....	94,841 00

## Stocks.

## Par value. Market value.

First National Bank, Jersey City.....	\$800 00	\$1,600 00
Second.....	3,000 00	5,400 00
Jersey City Gas Light Co.....	13,240 00	21,846 00

## Bonds.

Jersey City.....	30,000 00	34,195 00
Newark City, N. J.....	30,000 00	31,800 00
	\$77,040 00	\$94,841 00

Amount loaned on stocks and bonds as collateral.....	29,350 00
Market value of collaterals.....	\$41,887 00
Cash on hand and in bank.....	55,600 62
Interest due and accrued on stocks not included in market value.....	815 83
Interest due and accrued on collateral loans.....	331 65
Net premiums in course of collection not more than three months due....	7,081 60
All other property, viz: Deposit in Bowery Savings Bank, N. J.....	1,007 47

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$687 24
Aggregate amount of all available assets.....	\$389,547 32

## LIABILITIES.

Net amount of unpaid losses.....		\$2,000 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$20,643 70	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	35,748 20	
Amount of unearned premiums on all outstanding risks.....		56,391 90
Amount reclaimable on perpetual fire insurance policies.....		878 04
Due and accrued for salaries and other miscellaneous expenses.....		200 00
Gross liabilities, except capital stock.....		\$59,469 94
Surplus as regards policyholders.....		\$330,077 38
Amount of capital stock paid up.....		250,000 00
Surplus over paid up capital.....		\$80,077 38

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$68,576 43	
Deduct re-insurance, rebate and return premiums.....	5,530 34	
Net cash received for premiums during the year.....		\$63,046 09
Interest on bonds and mortgages.....		7,777 38
Interest and dividends from all other sources.....		7,205 96
Income from all other sources.....		5,705 89
Received on increased capital.....	\$50,000 00	
Received during the year, in cash.....		\$83,735 32

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$19,468 04
Cash dividends paid.....		14,000 00
Commissions and brokerage.....		10,504 16
Salaries, fees and wages.....		10,567 00
State, national and local taxes.....		2,785 87
All other payments.....		7,657 44
Deposit premiums returned on perpetual fire risks.....	\$100 00	
Expenditures during the year, in cash.....		\$64,982 51

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$11,544,914	\$94,401 00
Written or renewed during the year.....	8,416,978	74,233 82
Total.....	\$19,961,892	\$168,634 82
Deduct those expired and marked off as terminated.....	6,637,561	58,398 18
In force at the end of the year.....	\$13,324,331	\$110,236 64
Deduct amount re-insured.....	231,750	1,356 90
Net amount in force December 31, 1887.....	\$13,092,581	\$108,879 74

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,395,160	\$41,748 69
More than <i>one</i> and not more than <i>three</i> years to run.....	6,586,199	52,949 75
More than three years to run.....	1,342,972	15,531 20
Net amount in force December 31, 1887.....	\$13,324,331	\$110,229 64

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$22,316	\$1,024 25
Deduct those marked off as canceled.....	2,166	100 00
In force December 31, 1887.....	\$20,150	\$924 25



## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,803,598 52
Total losses paid from organization to date.....	61,653 96
Total losses incurred during the year.....	21,468 04
Total cash dividends declared since the company commenced business..	516,030 90

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$941,303 00
Premiums received, fire.....	8,721 02
Losses paid, fire.....	2,880 29
Losses incurred, fire.....	2,880 29

## KENTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Covington, Ky.; commenced business April, 1867; commenced business in Illinois May 4, 1875.]

W. M. FENLEY, PRESIDENT.

U. F. MOSS, SECRETARY.

A. D. KENNEDY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$201,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$1,500 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$22,188.12 is in process of foreclosure).....	22,188 12
Interest due and accrued on bond and mortgage loans.....	10,357 06
Total value of mortgaged premises.....	\$48,745 00
Market value of stocks and bonds owned by the company, viz:.....	231,689 00
Bonds.	
Par value. Market value.	
Covington City.....	\$136,100 00 \$159,574 00
Stocks.	
First National Bank of Covington, Ky.....	26,300 00 40,765 00
Newport, Ky.....	5,000 00 8,000 00
Covington City National Bank.....	8,000 00 13,200 00
Queen City National Bank, Cincinnati, O....	10,000 00 10,000 00
Newport Safe Deposit Co.....	150 00 150 00
	\$185,550 00 \$231,689 00
Cash on hand and in bank.....	3,612 72
Interest due and accrued on stocks not included in market value.....	4,760 16
Gross premiums in course of collection not more than three months due.	20,977 95
Bills receivable, not matured, taken for fire risks.....	3,197 36

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Interest in office building.....	\$349 25
Office furniture and stationery.....	1,500 00
Total.....	\$1,849 25

Aggregate amount of all available assets ..... \$298,282 37

## LIABILITIES.

Net amount of unpaid losses.....		\$14,788 47
Unearned premiums at 50 per cent. on fire risks under one year.....	\$35,822 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	49,511 00	
Amount of unearned premiums on all outstanding risks.....		85,333 00
Cash dividends unpaid.....		167 62
Due and to become due for borrowed money.....		13,000 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		3,055 34
Gross liabilities, except capital stock.....		\$116,344 43
Surplus as regards policyholders.....		\$181,937 94
Amount of capital stock paid up.....	200,000 00	
Amount of net available assets.....	181,937 94	
Impairment of capital.....	\$18,062 06	

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$146,135 20	\$8,533 00	
Deduct re-insurance, rebate and return premiums.....	34,665 77	29 24	
Net cash received for premiums during the year.....	\$111,469 43	\$8,503 76	\$119,973 19
Interest on mortgages.....			150 00
Interest and dividends from all other sources.....			12,024 36
Income from all other sources.....			409 97
Received during the year in cash.....			\$132,557 52

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$93,552 50	
Net amount paid for marine and inland losses.....	1,702 61	\$95,255 11
Cash dividends paid.....		4,870 88
Commissions and brokerage.....		22,691 32
Salaries, fees and wages.....		7,911 16
State, national and local taxes.....		5,922 66
All other payments.....		8,639 64
Expenditures during the year, in cash.....		\$145,290 77

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$13,768,228	\$172,425 00
Written or renewed during the year.....	10,708,396	144,389 73
Total.....	\$24,476,624	\$316,814 73
Deduct those expired and marked off as terminated.....	10,585,694	132,081 73
In force at the end of the year.....	\$13,890,930	\$184,733 00
Deduct amount re-insured.....	1,546,294	21,291 00
Net amount in force December 31, 1887.....	\$12,344,636	\$163,442 00

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,530,640	\$71,645 00
More than <i>one</i> and not more than <i>three</i> years to run.....	3,859,566	48,211 00
More than three years to run.....	2,904,430	43,586 00
Net amount in force December 31, 1887.....	\$12,344,636	\$163,442 00

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$70,250	\$4,765 00
Written during the year .....	886,300	2,805 80
Total.....	\$956,550	\$7,570 80
Deduct those expired and marked off as terminated.....	956,550	7,570 80

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,061,943 00
Total losses paid from organization to date.....	1,187,105 00
Total losses incurred during the year.....	90,138 44
Total cash dividends declared since the company commenced business..	215,352 00
Total dividends declared payable in stock from organization.....	75,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$892,943 00
Premiums received, fire.....	13,889 29
Losses paid, fire .....	11,428 84
Losses incurred, fire. ....	10,555 04

## KINGS COUNTY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; commenced business October 18, 1858; commenced business in Illinois October 16, 1876.]

WM. E. HORWILL, PRESIDENT.

E. S. TERHUNE, SECRETARY.

ROBERT A. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$150,000 00
Capital stock paid up in cash .....	150,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$108,031 71
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	30,250 00
Interest due and accrued on bond and mortgage loans .....	292 92
Total value of mortgaged premises .....	\$78,200 00
Market value of stocks and bonds owned by the company, viz.....	225,941 90

## Stocks.

	Par value.	Market value.
N. Y. Central and Hudson R. R. R. Co.....	\$75,000 00	\$81,375 00
Delaware and Hudson Canal Co.....	20,000 00	20,700 00
Consolidated Gas Co., N. Y. City.....	30,000 00	22,650 00
Brooklyn Gas Light Co.....	16,550 00	16,881 00
Union Ferry Co.....	30,300 00	48,480 00
Manufacturers' National Bank, Brooklyn...	5,010 00	7,965 90
Grand Street and Newtown R. R. Co.....	7,000 00	6,860 00
Christopher and Tenth Street R. R. Co., N. Y.	3,000 00	3,930 00

## Bonds.

West Shore R. R. 1st Mort.....	10,000 00	10,000 00
Second Avenue R. R. Co.....	7,000 00	7,100 00
	\$203,860 00	\$225,941 90

Cash on hand and in bank .....	1,983 58
Interest due and accrued on stocks not included in market value .....	2,288 26
Gross premiums in course of collection not more than three months due ..	8,447 55
All other property, viz: rents due and accrued .....	496 67
Aggregate amount of all available assets .....	<u>\$377,732 59</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$4,169 85
Unearned premiums at 50 per cent. on fire risks under one year .....	\$36,960 51
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	9,319 94
Amount of unearned premiums on all outstanding risks .....	46,280 45
Due and accrued for salaries and other miscellaneous expenses .....	666 66
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	1,551 25
Gross liabilities, except capital stock .....	<u>\$52,668 21</u>
Surplus as regards policyholders .....	\$325,064 38
Amount of capital stock paid up .....	150,000 00
Surplus over paid up capital .....	<u>\$175,064 38</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year .....	\$96,744 02
Deduct re-insurance, rebate and return premiums .....	9,157 62
Net cash received for premiums during the year .....	\$87,586 40
Interest on bonds and mortgages .....	1,665 89
Interest and dividends from all other sources .....	10,430 96
Income from all other sources .....	3,789 03
Received during the year in cash .....	<u>\$103,472 28</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$50,430 67
Cash dividends paid .....	30,000 00
Commissions and brokerage .....	17,600 51
Salaries, fees and wages .....	13,255 35
State, national and local taxes .....	2,855 62
All other payments .....	8,323 84
Expenditures during the year, in cash .....	<u>\$122,465 99</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$13,184,544	\$102,412 08
Written or renewed during the year .....	12,928,103	98,386 31
Total .....	<u>\$26,112,647</u>	<u>\$200,798 39</u>
Deduct those expired and marked off as terminated .....	13,269,175	105,692 73
In force at the end of the year .....	<u>\$12,843,472</u>	<u>\$95,105 66</u>
Deduct amount re-insured .....	562,919	4,183 54
Net amount in force December 31, 1887 .....	<u>\$12,280,553</u>	<u>\$90,922 12</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$9,824,096	\$73,921 02
More than <i>one</i> and not more than <i>three</i> years to run .....	2,361,957	15,996 90
More than three years to run .....	94,500	1,004 20
Net amount in force December 31, 1887 .....	<u>\$12,280,553</u>	<u>\$90,922 12</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$2,217,612 82
Total losses paid from organization to date .....	1,016,361 74
Total losses incurred during the year .....	45,455 76
Total cash dividends declared since the company commenced business ..	<u>585,263 00</u>



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,788,375 83
Premiums received, fire.....	19,711 47
Losses paid, fire.....	8,597 27
Losses incurred, fire.....	6,697 23

## LAFAYETTE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; commenced business December 24, 1856; commenced business in Illinois July 21, 1877.]

SAMUEL VAN WYCK, PRESIDENT.

JOHN P. STARK, SECRETARY.

JAMES K. MURPHY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$150,000 00
Capital stock paid up in cash.....	150,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$63,250 00
Interest due and accrued on bond and mortgage loans.....	316 25
Total value of mortgaged premises.....	\$128,100 00
Market value of United States bonds owned by the company, par value.....	100,000 00
Market value of other stocks and bonds owned by the company, viz:.....	124,350 00
	43,568 75
Stock.	
Farragut Ins Co.....	Par value. Market value.
N. Y. Central and Hudson R. R. Co.....	\$5,000 00 \$6,000 00
Delaware and Hudson Canal Co.....	25,000 00 27,218 75
	10,000 00 10,350 00
	\$40,000 00 \$43,568 75
Amount loaned on stocks and bonds as collateral.....	5,800 00
Market value of collaterals.....	\$8,705 00
Cash on hand and in bank.....	6,853 39
Interest due and accrued on collateral loans.....	29 00
Gross premiums in course of collection not more than three months due.....	9,505 48
Aggregate amount of all available assets.....	\$253,672 87

## LIABILITIES.

Net amount of unpaid losses.....	\$9,263 65
Unearned premiums at 50 per cent. on fire risks under one year.....	\$41,935 75
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,438 45
Amount of unearned premiums on all outstanding risks.....	51,374 20
Due and accrued for salaries and other miscellaneous expenses.....	866 66
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers.....	1,901 09
Gross liabilities, except capital stock.....	\$63,405 60
Surplus as regards policyholders.....	\$190,267 27
Amount of capital stock paid up.....	150,000 00
Surplus over paid up capital.....	\$40,267 27

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$103,493 98	
Deduct re-insurance, rebate and return premiums.....	5,328 20	
Net cash received for premiums during the year.....		\$98,165 78
Interest on bonds and mortgages.....		3,878 33
Interest and dividends from all other sources.....		6,644 62
Income from all other sources.....		1,959 75
Received during the year in cash.....		<u>\$110,648 48</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$76,758 13
Cash dividends paid.....	12,000 00
Commissions and brokerage.....	20,562 50
Salaries, fees and wages.....	9,635 85
State, national and local taxes.....	512 98
All other payments.....	9,504 46
Expenditures during the year, in cash.....	<u>\$128,973 92</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$9,850,314	\$106,218 66
Written or renewed during the year.....	11,493,501	103,113 40
Total.....	\$21,343,815	\$209,332 06
Deduct those expired and marked off as terminated.....	10,430,463	108,793 22
In force at the end of the year.....	\$10,913,352	\$100,538 84
Deduct amount re-insured.....	157,725	1,246 54
Net amount in force December 31, 1887 .....	<u>\$10,755,627</u>	<u>\$99,292 30</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,196,486	\$83,871 51
More than <i>one</i> and not more than <i>three</i> years to run.....	1,567,150	14,902 69
More than <i>three</i> years to run.....	149,716	1,763 74
Net amount in force December 31, 1887.....	<u>\$10,913,352</u>	<u>\$100,537 94</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,193,998 53
Total losses paid from organization to date.....	1,871,032 69
Total losses incurred during the year.....	80,856 13
Total cash dividends declared since the company commenced business ..	<u>396,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$900,874 19
Premiums received, fire.....	10,221 20
Losses paid, fire.....	4,072 85
Losses incurred, fire.....	<u>6,072 85</u>

## LIBERTY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 21, 1887; commenced business in Illinois April 28, 1887.]

GEORGE A. MORRISON, PRESIDENT.

SAMUEL R. WEED, SECRETARY.

EUGENE E. BARNARD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	<u>1,000,000 00</u>

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$750,000 00	\$945,000 00
Cash on hand and in bank.....		200,035 14
Gross premiums in course of collection not more than three months due..		<u>54,497 54</u>
Aggregate amount of all available assets.....		<u>\$1,199,532 68</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$21,657 80
Unearned premiums at 50 per cent. on fire risks under one year.....	\$113,905 07	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	26,391 76	
Amount of unearned premiums on all outstanding risks.....		140,296 83
Due and accrued for salaries and other miscellaneous expenses .....		5,083 33
All other demands against the company.....		<u>14,313 45</u>
Gross liabilities, except capital stock .....		<u>\$181,351 41</u>
Surplus as regards policyholders.....		\$1,018,181 27
Amount of capital stock paid up.....		<u>1,000,000 00</u>
Surplus over paid up capital.....		<u>\$18,181 27</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$297,902 05	
Deduct re-insurance, rebate and return premiums.....	50,148 70	
Net cash received for premiums during the year .....		\$247,753 35
Interest and dividends from all sources .....		<u>25,918 52</u>
Received during the year in cash .....		<u>\$273,671 87</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$55,646 54
Commissions and brokerage.....	57,548 44
Salaries fees and wages.....	15,431 78
State, national and local taxes.....	4,336 53
All other payments.....	<u>22,235 94</u>
Expenditures during the year, in cash .....	<u>\$155,199 23</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year.....	\$46,544,902	\$352,399 59
Deduct those expired and marked off as terminated.....	12,690,558	59,551 70
In force at the end of the year.....	\$33,854,344	\$292,847 89
Deduct amount re-insured.....	3,808,202	43,460 84
Net amount in force December 31, 1887 .....	\$30,046,142	\$259,387 05

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$21,613,583	\$227,810 15
More than <i>one</i> and not more than <i>three</i> years to run.....	4,781,794	26,606 14
More than three years to run .....	650,765	4,970 76
Net amount in force December 31, 1887.....	\$30,046,142	\$29,387 05

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$247,753 35
Total losses paid from organization to date .....	55,646 54
Total losses incurred during the year .....	77,304 34

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,836,913 83
Premiums received, fire.....	9,296 49
Losses paid, fire.....	21,074 58
Losses incurred, fire .....	29,969 58

## LONG ISLAND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; commenced business November, 1833; commenced business in Illinois June 24, 1881.]

JONATHAN OGDEN, PRESIDENT.

HENRY BLATCHFORD, SECRETARY.

EDWARD M. TEALL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$300,000 00
Capital stock paid up in cash .....	300,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$207,870 00
Interest due and accrued on bond and mortgage loans.....	2,448 91
Total value of mortgaged premises .....	\$448,400 00
Market value of United States bonds owned by the company, par value.....	\$110,000 00
Market value of other stocks and bonds owned by the company, viz .....	118,800 00
	68,602 49

## Par value. Market value.

N. Y. Central R. R. bonds.....	\$40,000 00	\$41,700 00
Atlantic Trust Co. of N. Y.....	5,000 00	11,750 00
Flatbush Water Co. bonds.....	2,000 00	2,165 33
New Utrecht School bonds.....	12,000 00	12,387 16
	\$59,000 00	\$68,002 49



Cash on hand and in bank.....	33,809 38
Gross premiums in course of collection not more than three months due.....	8,517 62
Aggregate amount of all available assets.....	<u>\$49,448 40</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$16,755 20
Unearned premiums at 50 per cent. on fire risks under one year.....	\$56,652 28
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	31,494 26
Amount of unearned premiums on all outstanding risks.....	88,146 54
Due and accrued for salaries and other miscellaneous expenses.....	616 66
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	1,500 00
Gross liabilities, except capital stock.....	<u>\$107,018 40</u>
Surplus as regards policyholders.....	\$382,430 00
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	<u>\$32,430 00</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$159,069 22	
Deduct re-insurance, rebate and return premiums.....	17,510 91	
Net cash received for premiums during the year.....		\$141,558 31
Interest on bonds and mortgages.....		12,633 67
Interest and dividends from all other sources.....		6,902 50
Income from all other sources.....		81 44
Received during the year, in cash.....		<u>\$161,175 92</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$78,398 35
Cash dividends paid.....	24,000 00
Commissions and brokerage.....	32,055 07
Salaries, fees and wages.....	15,832 90
State, national and local taxes.....	921 01
All other payments.....	14,257 54
Expenditures during the year, in cash.....	<u>\$165,464 87</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$31,265,927	\$184,003 73
Written or renewed during the year.....	27,422,289	159,027 29
Total.....	\$58,688,216	\$343,031 02
Deduct those expired and marked off as terminated.....	27,112,202	158,589 27
In force at the end of the year.....	\$31,576,014	\$184,441 75
Deduct amount re-insured.....	1,050,832	7,215 32
Net amount in force December 31, 1887.....	<u>\$30,525,182</u>	<u>\$177,226 43</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$18,778,106	\$113,304 56
More than <i>one</i> and not more than <i>three</i> years to run.....	9,608,287	46,916 79
More than three years to run.....	2,138,789	17,005 08
Net amount in force December 31, 1887.....	<u>\$30,525,182</u>	<u>\$177,226 43</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,855,117 06
Total losses paid from organization to date.....	1,665,165 65
Total losses incurred during the year.....	86,069 39
Total cash dividends declared since the company commenced business..	<u>1,499,308 15</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,746,200 00
Premiums received, fire.....	16,506 55
Losses paid, fire.....	8,942 26
Losses incurred, fire.....	9,492 15

## LOUISVILLE UNDERWRITERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Louisville, Ky.; commenced business November 1, 1879; commenced business in Illinois, March 16, 1881.]

B. F. GUTHRIE, PRESIDENT.

JACOB L. SHALLCROSS, SECRETARY.

S. M. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$21,931 39
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	353,656 44
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,268.46 is in process of foreclosure).....	2,268 46
Interest due and accrued on bond and mortgage loans .....	11,561 33
Total value of mortgaged premises .....	\$911,951 00
Market value of stocks and bonds owned by the company, viz:.....	191,497 50

## Stocks.

## Par value. Market value.

Louisville Banking Co.....	\$10,800 00	\$27,400 00
Union Warehouse Co.....	3,500 00	3,850 00
Bank of Kentucky.....	12,500 00	20,625 00
Louisville Gas Co.....	21,400 00	24,610 00
Fidelity Trust and Safety Vault Co.....	1,520 00	2,280 00

## Bonds.

Render Coal, Iron, Mining and Manuf'g Co..	3,000 00	3,000 00
Second Presbyterian Church.....	6,000 00	6,105 00
Louisville City.....	25,000 00	30,750 00
Louisville Bridge Co.....	9,000 00	9,157 50
Louisville, Cinn. and Lexington R. R.....	10,000 00	11,450 00
Cumberland and Ohio R. R., south div .....	10,000 00	10,750 00
Louisville Railway Transfer Co.....	10,000 00	11,900 00
Evansville, Henderson and Nashville R. R..	9,000 00	11,500 00
Louisville and Evansville R. R.....	8,000 00	9,440 00
Henderson Bridge Co.....	8,000 00	8,680 00

\$147,720 00 \$191,497 50

Amount loaned on stocks and bonds as collateral.....	20,752 43
Market value of collaterals.....	\$43,100 00
Cash on hand and in bank.....	80,037 78
Interest due and accrued on stocks not included in market value.....	1,292 33
Interest due and accrued on collateral loans.....	519 56
Gross premiums in course of collection not more than three months due.	49,721 52
Bills receivable, not matured, taken for fire, marine and inland risks .....	32,021 40
All other property, viz: Rents due and accrued, \$112.50; due from other companies, \$4,401.25 .....	4,513 75

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

C. & O. R. R. claims.....	\$669 88	
Office furniture and maps.....	3,127 35	
Total.....	\$3,797 23	
Aggregate amount of all available assets .....		\$769,773 89

## LIABILITIES.

Net amount of unpaid losses.....		\$76,617 48
Unearned premiums at 50 per cent. on fire risks under one year.....	\$118,923 86	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	69,206 25	
Unearned premiums at 50 per cent. on inland navigation risks .....	18,493 00	
Amount of unearned premiums on all outstanding risks .....		206,623 11
Due and accrued for salaries and other miscellaneous expenses.....		225 00
Due and to become due for borrowed money.....		68,000 00
All other demands against the company, viz: due other companies.....		15,113 09
Gross liabilities, except capital stock .....		\$366,578 68
Surplus as regards policyholders .....		\$403,195 21
Amount of capital stock paid up .....		300,000 00
Surplus over paid up capital.....		\$103,195 21

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year .....	\$340,319 38	\$223,276 22	
Deduct re-insurance, rebate and return premiums .....	59,964 04	29,652 00	
Net cash received for premiums during the year .....	\$280,355 34	\$193,624 22	\$473,979 56
Interest on bonds and mortgages.....			37,605 78
Interest and dividends from all other sources .....			5,123 01
Income from all other sources.....			\$516,708 35
Received during the year, in cash .....			

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$231,457 18	
Net amount paid for marine and inland losses .....	128,973 97	\$360,431 15
Cash dividends paid .....		46,000 00
Commissions and brokerage.....		68,841 67
Salaries, fees and wages.....		31,252 00
State, national and local taxes .....		9,796 99
All other payments .....		31,714 19
Expenditures during the year, in cash .....		\$548,036 00

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$22,929,701	\$272,182 35
Written or renewed during the year .....	30,918,779	352,121 62
Total.....	\$53,848,480	\$624,303 97
Deduct those expired and marked off as terminated .....	26,537,599	256,395 88
In force at the end of the year.....	\$27,310,881	\$367,918 09
Deduct amount re-insured.....	816,257	9,803 33
Net amount in force December 31, 1887.....	\$26,494,624	\$358,114 76

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$18,193,682	\$237,847 72
More than <i>one</i> and not more than <i>three</i> years to run.....	4,263,524	56,648 42
More than three years to run .....	4,037,418	63,618 62
Net amount in force December 31, 1887 .....	\$26,494,624	\$358,114 76

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$603,369	\$39,807 72
Written during the year .....	15,696,188	213,963 92
Total.....	\$16,299,557	\$253,771 64
Deduct those expired and marked off as terminated .....	15,765,276	216,415 64
In force December 31, 1887 .....	\$534,281	\$37,356 00
Deduct amount re-insured .....	4,500	370 00
Net amount in force.....	\$529,781	\$36,986 00

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$4,263,868 37
Total losses paid from organization to date.....	2,438,635 51
Total losses incurred during the year.....	405,922 21
Total cash dividends declared since the company commenced business...	859,497 50

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$2,912,541; marine and inland, \$450,602.00.....	\$3,363,143 00
Premiums received, fire, \$30,502.63; marine and inland, \$2,151.93 .....	32,654 56
Losses paid fire, \$17,328.70; marine and inland, \$1,090.57 .....	18,419 27
Losses incurred, fire, \$22,103.70; marine and inland, \$1,255.57.....	23,359 27

## LUMBERMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business December 11, 1873; commenced business in Illinois, October 9, 1879.]

JOSEPH H. COLLINS, PRESIDENT.

OLIVER H. HILL, SECRETARY.

ROBERT S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	250,000 00
Amount of unpaid but subscribed capital.....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$59,535 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	265,000 00
Interest due and accrued on bond and mortgage loans .....	5,829 36
Total value of mortgaged premises.....	\$583,300 00



Market value of stocks and bonds owned by the company, viz:.....	\$297,688.33
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Bonds.	Par value.	Market value.
Susquehanna Coal Co., 6s.....	\$12,000 00	\$13,800 00
Penna. Co. secured loan, 6s .....	24,000 00	25,900 00
Phila. and Erie R. R. Co., 7s .....	5,000 00	5,225 00
Shamokin Valley and Pottsville R. R. Co., 7s .....	7,000 00	8,610 00
Penna. Car Trust, series C, 5s .....	5,000 00	5,062 50
Sunbury and Lewistown R. R. Co., 7s .....	5,000 00	6,025 00
Pleasantville and Ocean City R. R. Co., 6s....	10,000 00	10,300 00
Steuensburg and Indiana R. R. Co., 5s .....	15,000 00	16,350 00
Minehill and Schuylkill Haven R. R. stock ..	5,000 00	6,350 00
Richmond and Danville R. R. Co., 6s .....	5,000 00	5,600 00
Huntingdon and Broad Top Car Trust, 5s ...	5,000 00	5,125 00
Catawissa R. R. Co., 7s .....	5,000 00	6,050 00
Pittsburgh, Cincinnati and St. Louis R. R. Co., 7s .....	21,000 00	24,780 00
Lehigh Valley R. R. Co., 7s .....	10,000 00	13,600 00
West Jersey and Atlantic R. R. Co., 6s .....	14,000 00	14,980 00
Car Trust of N. Y., series C, 6s .....	8,000 00	7,200 00
Northern Pacific R. R. Co., 6s .....	10,000 00	10,300 00
Penna. Car Trust, series H, 5s .....	5,000 00	5,020 83
Grand Rapids and Indiana R. R. Co., 5s .....	10,000 00	9,650 00
West Jersey R. R. Co., 7s .....	3,000 00	3,720 00
Western Penna. R. R. Co., 6s .....	5,000 00	5,250 00
Mortgage Trust Co. of Pa., 5s .....	10,000 00	10,125 00
Car Trust of N. Y. No. 2, series F, 6s....	14,000 00	11,200 00
Camden and Amboy R. R. Co., 6s .....	1,000 00	1,045 00
West Jersey R. R. Co., con. 6s .....	26,000 00	29,120 00
Sunbury, Hazleton and Wilkesbarre R. R. Co., 5s .....	5,000 00	5,150 00
Lehigh Valley R. R. Co., 6s .....	10,000 00	12,900 00
Texas and Pacific R. R. Co. (E. Div.), 6s....	10,000 00	9,850 00
Phila. and Reading R. R. Co. gen. mort., 6s..	5,000 00	5,550 00
Buck Mountain Coal Co., 6s .....	1,000 00	850 00
stock .....	7,000 00	3,000 00

	\$278,000 00	\$297,688 33	
Amount loaned on stocks and bonds as collateral .....			58,012 50
Market value of collaterals.....		\$78,680 00	
Ground rent .....			1,000 00
Cash on hand and in bank.....			19,109 74
Interest due and accrued on collateral loans .....			475 78
Gross premiums in course of collection not more than three months due.			6,863 42
All other property, viz: Rents due and accrued, \$125.00; amount reclaimable on perpetual policies, \$1,398.00 .....			1,523 00
Aggregate amount of all available assets .....			\$715,037 13

## LIABILITIES.

Net amount of unpaid losses.....		\$5,993 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$39,132 61	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	25,178 34	
Amount of unearned premiums on all outstanding risks.....		64,310 95
Amount reclaimable on perpetual fire insurance policies.....		184,450 68
Due and accrued for salaries and other miscellaneous expenses.....		200 00
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$1,000; commissions and other charges due and to become due to agents and brokers, \$750.00; return premiums, \$217.00; re-insurance, \$200.00.....		2,167 00
Gross liabilities, except capital stock.....		\$257,061 63
Surplus as regards policyholders.....		\$457,975 50
Amount of capital stock paid up.....		250,000 00
Surplus over paid up capital.....		\$207,975 50

## INCOME DURING THE YEAR.

INCOME DURING THE YEAR.		From
		fire risks.
Premiums collected during the year .....	\$101,557 56	
Deduct re-insurance, rebate and return premiums .....	12,077 43	
Net cash received for premiums during the year .....		\$89,480 13
Interest on bonds and mortgages .....		13,108 69
Interest and dividends from all other sources .....		19,083 13
Income from all other sources .....		5,092 20
Deposit premiums received on perpetual fire risks .....	\$17,234 10	
Received during the year in cash .....		\$126,769 15

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$46,662 07
Cash dividends paid.....	15,000 00
Commission and brokerage.....	17,151 42
Salaries, fees and wages.....	7,150 00
State, national and local taxes.....	2,932 54
All other payments.....	4,963 22
Deposit premiums returned on perpetual fire risks.....	\$5,289 50
Expenditures during the year, in cash .....	<u>\$93,839 25</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,457,614	\$111,711 81
Written or renewed during the year.....	9,823,693	101,506 46
Total.....	<u>\$19,281,307</u>	<u>\$213,218 27</u>
Deduct those expired and marked off as terminated. ....	9,196,505	90,484 91
In force at the end of the year.....	<u>\$10,084,802</u>	<u>\$122,733 36</u>
Deduct amount re-insured.....	401,975	3,482 65
Net amount in force December 31, 1887.....	<u>\$9,682,827</u>	<u>\$119,250 71</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$7,441,011	\$78,265 22
More than <i>one</i> and not more than <i>three</i> years to run.....	601,609	7,826 98
More than three years to run.....	2,042,182	36,641 16
Net amount in force December 31, 1887 .....	<u>\$10,084,802</u>	<u>\$122,733 36</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$7,203,731	\$193,080 59
Perpetual risks written during the year .....	606,100	17,234 10
Total.....	<u>\$7,809,831</u>	<u>\$210,314 69</u>
Deduct those marked off as canceled.....	167,350	5,369 50
Net amount in force December 31, 1887 .....	<u>\$7,642,481</u>	<u>\$204,945 19</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$798,464 00
Total losses paid from organization to date.....	393,530 00
Total losses incurred during the year.....	46,894 16
Total cash dividends declared since the company commenced business..	<u>153,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,811,548 00
Premiums received, fire.....	19,421 08
Losses paid, fire.....	12,246 80
Losses incurred, fire.....	<u>11,470 78</u>

## MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at St. Louis, Mo.; commenced business February, 1837; commenced business in Illinois August 25, 1882.]

JAMES A. BARTLETT, PRESIDENT.

SAMUEL G. KENNEDY, SECRETARY.

FREDERICK S. JAMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$2,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	10,500 00
Interest due and accrued on bond and mortgage loans .....	296 52
Total value of mortgaged premises .....	\$31,000 00
Market value of stocks and bonds owned by the company, viz .....	180,400 00

Bonds.	Par value.	Market value.
Kansas Pacific R. R. (Firsts) .....	\$115,000 00	\$127,650 00
Kansas Pacific R. R. ....	5,000 00	5,500 00
St. Charles Water and Heating Co. ....	33,000 00	33,000 00
Palestine, Texas, Water Co. ....	15,000 00	14,250 00
	\$168,000 00	\$180,400 00

Amount loaned on stocks and bonds as collateral .....	38,384 91
Market value of collaterals .....	\$52,000 00
Cash on hand and in bank .....	7,686 59
Interest due and accrued on collateral loans .....	805 00
Gross premiums in course of collection not more than three months due .....	3,560 53
Aggregate amount of all available assets .....	\$243,633 55

## LIABILITIES.

Net amount of unpaid losses .....	\$4,256 31
Unearned premiums at 50 per cent. on fire risks under one year .....	\$15,011 45
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	7,680 32
Unearned premiums at 50 per cent. on inland navigation risks .....	82 36
Amount of unearned premiums on all outstanding risks .....	22,774 13
Cash dividends unpaid .....	15 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	615 67
Gross liabilities, except capital stock .....	\$27,661 11
Surplus as regards policyholders .....	\$215,972 44
Amount of capital stock paid up .....	200,000 00
Surplus over paid up capital .....	\$15,972 44

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$43,779 81	\$14,931 97	
Deduct re-insurance, rebate and return pre- miums.....	5,961 56	5,163 57	
Net cash received for premiums during the year.....	37,818 25	9,768 40	\$47,586 65
Interest on bonds and mortgages.....			12,908 54
Interest and dividends from all other sources.....			
Received during the year in cash.....			\$60,495 19

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$36,783 44	
Net amount paid for marine and inland losses.....	2,695 08	\$39,478 52
Cash dividends paid.....		13,985 00
Commissions and brokerage.....		6,610 17
Salaries, fees and wages.....		7,338 00
State, national and local taxes.....		4,736 65
All other payments.....		3,963 36
Expenditures during the year, in cash.....		\$76,111 70

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$5,661,758	\$54,119 89
Written or renewed during the year.....	4,745,533	44,448 83
Total.....	\$10,407,291	\$98,568 72
Deduct those expired and marked off as terminated.....	6,316,451	52,793 50
In force at the end of the year.....	\$4,090,840	\$45,775 22
Deduct amount re-insured.....	68,800	853 90
Net amount in force December 31, 1887.....	\$4,022,040	\$44,921 32

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,729,238	\$30,022 90
More than <i>one</i> and not more than <i>three</i> years to run.....	435,986	4,992 07
More than three years to run.....	856,816	9,906 35
Net amount in force December 31, 1887.....	\$4,022,040	\$44,921 32

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$1,680	\$9 20
Written during the year.....	2,445,157	15,108 73
Total.....	\$2,446,837	\$15,117 93
Deduct those expired and marked off as terminated.....	2,291,135	14,646 26
In force December 31, 1887.....	\$155,702	\$471 67
Deduct amount re-insured.....	102,315	306 94
Net amount in force.....	\$53,387	\$164 73

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	\$38,506 43
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$608,619 00
Premiums received, fire.....	6,288 10
Losses paid, fire.....	4,649 09
Losses incurred, fire.....	6,899 09



# MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business November 22, 1870; commenced business in Illinois August 15, 1879.]

EDWARD V. LOEW, PRESIDENT.

J. JAY NESTELL, SECRETARY.

GRANGER SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$50,000 00
Interest due and accrued on bond and mortgage loans.....	1,666 66
Total value of mortgaged premises .....	\$120,000 00
Market value of United States bonds owned by the company, par value.....	2,200 00
Market value of other stocks and bonds owned by the company, viz.....	340,127 50

### Par value. Market value.

N. Y. City bonds 3s.....	\$180,000 00	\$190,500 00
Chicago, R. Island and Pacific R. R. stock ..	55,000 00	62,012 50
N. Y. Central and Hudson R. R. stock....	30,000 00	32,550 00
Evansville and Terre Haute R. R. stock....	25,000 00	22,125 00
N. Y. and Erie R. R. 1st mort. bonds.....	10,000 00	13,650 00
Long Dock Co, mort. bonds.....	10,000 00	11,600 00
Chicago, Burlington and Quincy R. R. stock	2,400 00	3,108 00
Delaware and Hudson Canal Co. stock.....	1,600 00	1,650 00
Illinois Central R. R. leased line stock .....	1,700 00	1,632 00
Town of Morrisania (N. Y. City) bond.....	1,900 00	1,000 00

\$316,700 00      \$340,127 50

Amount loaned on stocks and bonds as collateral.....	59,000 00
Market value of collaterals.....	\$83,935 00
Cash on hand and in bank.....	15,563 15
Interest due and accrued on stocks not included in market value.....	962 50
Interest due and accrued on collateral loans.....	1,479 77
Gross premiums in course of collection not more than three months due.....	22,503 82

Aggregate amount of all available assets ..... \$494,105 65

## LIABILITIES.

Net amount of unpaid losses.....	\$17,367 14
Unearned premiums at 50 per cent. on fire risks under one year.....	\$56,957 59
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	44,693 59
Amount of unearned premiums on all outstanding risks.....	101,651 18
Cash dividends unpaid.....	228 00
Due and accrued for salaries and other miscellaneous expenses.....	1,708 34
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$4,869.41; return premiums, \$1,137.59.....	6,007 00

Gross liabilities, except capital stock ..... \$126,961 66

Surplus as regards policyholders.....	\$367,143 99
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$167,143 99</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$179,138 98	
Deduct re-insurance, rebate and return premiums.....	22,938 96	
Net cash received for premiums during the year.....		\$156,200 02
Interest on bonds and mortgages.....		2,880 68
Interest and dividends from all other sources.....		15,241 79
Income from all other sources.....		<u>7,025 00</u>
Received during the year in cash.....		<u>\$181,347 49</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$92,370 53
Cash dividends paid.....	16,042 00
Commissions and brokerage.....	35,878 51
Salaries, fees and wages.....	21,372 31
State, national and local taxes.....	5,461 56
All other payments.....	<u>17,913 43</u>
Expenditures during the year, in cash.....	<u>\$189,038 34</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$32,041,110	\$204,413 99
Written or renewed during the year.....	28,820,565	184,360 71
Total.....	<u>\$60,861,675</u>	<u>\$388,774 70</u>
Deduct those expired and marked off as terminated.....	27,701,054	180,928 16
In force at the end of the year.....	<u>\$33,160,621</u>	<u>\$207,846 54</u>
Deduct amount re-insured.....	2,416,535	13,006 61
Net amount in force December 31, 1887.....	<u>\$30,744,086</u>	<u>\$194,839 93</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$16,813,840	\$113,915 18
More than <i>one</i> and not more than <i>three</i> years to run.....	12,699,933	70,350 72
More than three years to run.....	<u>1,230,313</u>	<u>10,574 03</u>
Net amount in force December 31, 1887.....	<u>\$30,744,086</u>	<u>\$194,839 93</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,139,982 68
Total losses paid from organization to date.....	823,291 61
Total losses incurred during the year.....	98,560 40
Total cash dividends declared since the company commenced business.....	<u>298,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,151,711 00
Premiums received, fire.....	25,394 06
Losses paid, fire.....	10,804 34
Losses incurred, fire.....	<u>13,334 34</u>

## MANUFACTURERS' AND MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Pittsburgh, Pa.; commenced business May 1, 1865; commenced business  
in Illinois June 3, 1884.]

JAMES I. BENNETT, PRESIDENT.

WILLIAM T. ADAIR, SECRETARY.

JAMES H. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$250,000 00
Capital stock paid up in cash .....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$55,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		128,200 00
Loans on bond and mortgage upon which more than one year's interest is due .....		25,000 00
Interest due and accrued on bond and mortgage loans.....		6,316 93
Total value of mortgaged premises .....	\$380,000 00	
Market value of United States bonds owned by the com- pany, par value.....	75,000 00	94,125 00
Market value of other stocks and bonds owned by the company, viz.....		49,910 00
Par value. Market value.		
Indiana Normal School, bonds....	\$10,000 00	\$10,000 00
County of Allegheny, bonds.....	25,000 00	25,510 00
Pittsburgh and Western Ry. stock .....	5,000 00	1,900 00
Pittsburgh and Western Ry, bonds.....	10,000 00	7,500 00
McKeesport School District, bonds.....	5,000 00	5,000 00
	\$55,000 00	\$49,910 00
Cash on hand and in bank.....		1,454 37
Gross premiums in course of collection not more than three months due.....		11,456 12
Bills receivable, not matured, taken for fire, marine and inland risks.....		595 79
All other property, viz: rents due and accrued.....		125 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$591 94
Aggregate amount of all available assets .....	\$372,183 21

## LIABILITIES.

Net amount of unpaid losses.....	\$18,275 35
Unearned premiums at 50 per cent. on fire risks under one year .....	\$34,802 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	34,726 62
Amount of unearned premiums on all outstanding risks.....	69,529 23
All other demands against the company, viz: State, city, county or other taxes and assessments, \$750.00; re-insurance, \$1,502.14.....	2,252 14
Gross liabilities, except capital stock .....	\$90,056 72
Surplus as regards policyholders .....	\$282,126 49
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$32,126 49

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$131,428 92	\$1,779 30	
Deduct re-insurance, rebate and return premiums.....	41,670 78		
Net cash received for premiums during the year.....	\$89,758 14	\$1,779 30	\$91,537 44
Interest on bonds and mortgages.....			8,636 23
Interest and dividends from all other sources.....			6,667 82
Income from all other sources.....			454 25
Received during the year, in cash.....			<u>\$107,295 74</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$125,823 55	
Net amount paid for marine and inland losses.....	375 83	\$126,199 38
Commissions and brokerage.....		16,521 79
Salaries, fees and wages.....		7,836 89
State, national and local taxes.....		2,892 71
All other payments.....		6,088 78
Expenditures during the year, in cash.....		<u>\$159,539 55</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$14,986,796	\$196,200 86
Written or renewed during the year.....	11,403,137	131,077 24
Total.....	\$26,389,933	\$327,278 10
Deduct those expired and marked off as terminated.....	14,179,790	179,314 42
In force at the end of the year.....	\$12,210,143	\$147,963 68
Deduct amount re-insured.....	703,233	12,563 85
Net amount in force December 31, 1887.....	<u>\$11,506,910</u>	<u>\$135,399 83</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,916,635	\$69,605 23
More than <i>one</i> and not more than <i>three</i> years to run.....	4,998,874	58,157 52
More than three years to run.....	591,401	7,637 08
Net amount in force December 31, 1887.....	<u>\$11,506,910</u>	<u>\$135,399 83</u>
	Marine and inland risks.	Premiums.
Written during the year.....	\$362,805	\$1,739 17
Deduct those expired and marked off as terminated.....	362,805	1,739 17

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,526,629 82
Total losses paid from organization to date.....	668,071 77
Total losses incurred during the year.....	104,132 27
Total cash dividends declared since the company commenced business..	405,000 00
Total dividends declared payable in stock from organization.....	125,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,060,821 67
Premiums received, fire.....	12,367 99
Losses paid, fire.....	8,672 99
Losses incurred, fire.....	<u>9,434 63</u>





## LIABILITIES.

Net amount of unpaid losses.....		\$13,875 98
Unearned premiums at 50 per cent on fire risks under one year.....	\$57,459 48	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	16,874 48	
Amount of unearned premiums on all outstanding risks.....		74,333 96
Amount reclaimable on perpetual fire insurance policies.....		152,824 18
Cash dividends unpaid.....		302 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$2,329.88; return premiums, \$432.18.....		2,762 06
Gross liabilities, except capital stock .....		\$244,098 18
Surplus as regards policyholders .....		\$373,154 94
Amount of capital stock paid up.....		250,000 00
Surplus over paid up capital .....		\$123,154 94

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$149,958 36	
Deduct re-insurance, rebate and return premiums .....	20,230 85	
Net cash received for premiums during the year .....		\$129,727 51
Interest on bonds and mortgages .....		13,507 14
Interest and dividends from all other sources .....		11,660 45
Income from all other sources .....		3,618 00
Deposit premiums received on perpetual fire risks .....	\$10,958 00	
Received during the year, in cash.....		\$158,513 10

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....		\$93,053 37
Cash dividends paid.....		20,091 00
Commissions and brokerage.....		22,573 17
Salaries, fees and wages.....		6,390 00
State, national and local taxes.....		6,954 69
All other payments.....		4,568 67
Deposit premiums returned on perpetual fire risks.....	\$4,873 50	
Expenditures during the year, in cash .....		\$153,630 90

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$11,127,966	\$131,442 31
Written or renewed during the year.....	14,051,461	150,666 87
Total.....	\$25,179,427	\$282,109 18
Deduct those expired and marked off as terminated.....	12,746,044	138,445 24
Net amount in force December 31, 1887.....	\$12,433,383	\$143,663 94

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,513,958	\$114,918 95
More than <i>one</i> and not more than <i>three</i> years to run.....	1,196,740	15,382 23
More than three years to run.....	722,685	13,362 76
Net amount in force December 31, 1887.....	\$12,433,383	\$143,663 94

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$7,116,536	\$160,498 57
Perpetual risks written during the year.....	467,000	10,958 00
Total.....	\$7,583,536	\$171,456 57
Deduct those marked off as canceled .....	205,900	4,873 50
In force December 31, 1887.....	\$7,377,636	\$166,583 07

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$978,644 18
Total losses paid from organization to date.....	445,579 24
Total losses incurred during the year .....	90,734 15
Total cash dividends declared since the company commenced business..	<u>300,660 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,175,967 00
Premiums received, fire.....	13,816 18
Losses paid, fire .....	6,599 35
Losses incurred, fire .....	<u>7,297 09</u>

## MECHANICS' AND TRADERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Orleans, La.; commenced business November 1, 1869; commenced business in Illinois March 16, 1883.]

LLOYD R. COLEMAN, PRESIDENT.

GEORGE H. FROST, SECRETARY.

S. F. REQUA, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	<u>\$375,000 00</u>
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## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$41,864 51
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	18,252 89
Market value of stocks and bonds owned by the company, viz.....	<u>514,420 00</u>

## Stocks.

Par value. Market value.

Mutual National Bank .....	\$80,500 00	\$100,625 00
People's National Bank.....	28,500 00	34,200 00
Traders' National Bank, 1st installment....	150 00	150 00

## Bonds.

Washington Artillery .....	500 00	500 00
Louisiana 4s.....	151,000 00	135,900 00
City of New Orleans.....	226,000 00	243,045 00

\$486,650 00 \$514,420 00

Amount loaned on stocks and bonds as collateral.....	2,500 00
Market value of collaterals.....	\$2,710 00
Cash on hand and in bank.....	7,005 63
Gross premiums in course of collection not more than three months due.	32,379 26
Bills receivable, not matured, taken for fire, marine and inland risks.....	<u>2,511 49</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

New Orleans Jockey Club Stock.....	\$700 00
Aggregate amount of all available assets.....	<u>\$618,933 78</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$21,999 46
Unearned premiums at 50 per cent. on fire risks under one year.....	\$72,468 11	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,268 96	
Amount of unearned premiums on all outstanding risks.....		78,737 07
Cash dividends unpaid.....		21,650 00
Gross liabilities, except capital stock.....		\$122,386 53
Surplus as regards policyholders.....		\$496,547 25
Amount of capital stock paid up.....		375,000 00
Surplus over paid up capital.....		\$121,547 25

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$228,222 76	
Deduct re-insurance, rebate and return premiums.....	42,404 76	
Net cash received for premiums during the year.....		\$185,818 00
Interest on bonds and mortgages.....		32,300 15
Interest and dividends from all other sources.....		1,982 97
Income from all other sources.....		
Received during the year in cash.....		\$220,101 12

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$137,705 22	
Net amount paid for marine and inland losses.....	12,198 25	\$149,903 47
Cash dividends paid.....		57,500 00
Commissions and brokerage.....		21,870 08
Salaries, fees and wages.....		20,840 00
State, national and local taxes.....		3,490 76
All other payments.....		10,194 78
Expenditures during the year, in cash.....		\$243,799 09

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$10,317,018	\$171,167 28
Written or renewed during the year.....	14,341,886	198,521 36
Total.....	\$24,658,904	\$369,688 64
Deduct those expired and marked off as terminated.....	13,618,459	199,509 57
In force at the end of the year.....	\$11,040,445	\$170,179 07
Deduct amount re-insured.....	1,218,911	15,218 63
Net amount in force December 31, 1887.....	\$9,821,534	\$154,960 44

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,286,481	\$144,936 22
More than <i>one</i> and not more than <i>three</i> years to run.....	508,203	9,450 45
More than three years to run.....	26,850	573 77
Net amount in force December 31, 1887.....	\$9,821,534	\$154,960 44

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	None.	
Written during the year.....	\$6,103,506	\$30,541 64
Deduct those expired and marked off as terminated.....	\$6,103,506	\$30,541 64

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,753,353 93
Total losses paid from organization to date.....	1,659,193 40
Total losses incurred during the year.....	143,686 77
Total cash dividends declared since the company commenced business..	934,587 10



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,084,437 00
Premiums received, fire.....	10,449 22
Losses paid, fire.....	14,396 56
Losses incurred, fire.....	17,158 44

## MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Newark, N. J.; commenced business April 18, 1858; commenced business in Illinois April 19, 1872.]

HENRY POWLES, PRESIDENT.

JAMES R. MULLIKIN, SECRETARY.

O. W. BARRETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$117,327 83
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	445,617 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$900.00 is in process of foreclosure).....	900 00
Interest due and accrued on bond and mortgage loans.....	7,625 00
Total value of mortgaged premises.....	\$1,184,980 00
Market value of United States bonds owned by the company, par value.....	50,000 00
Market value of other stocks and bonds owned by the company, viz:.....	63,125 00
	560,773 75

## Bonds.

Par value. Market value.

Newark City Street Improvement.....	\$100,000 00	\$115,000 00
East Orange Street Improvement.....	8,750 00	9,275 00
State of N. J.....	1,000 00	1,150 00
Long Branch graded school.....	15,000 00	17,700 00
Elizabethtown Water Co.....	8,000 00	8,480 00
Montclair Gas and Water Co.....	24,000 00	25,200 00
American Dock and Imp. Co.....	30,000 00	31,050 00
Long Dock Co.....	28,000 00	33,040 00
Belleville and Newark H. C. R. R. Co.....	1,000 00	1,160 00
Irvington " " " ".....	3,000 00	3,480 00
Orange " " " ".....	50,000 00	58,000 00
Newark and Bloomfield " ".....	10,000 00	11,600 00
Central R. R. of N. J.....	37,000 00	40,008 75
Long Branch and Sea Shore R. R. Co.....	3,000 00	3,630 00
Midland R. R. of N. J.....	20,000 00	22,000 00
Morris and Essex R. R. Co.....	40,000 00	54,370 00
United R. R. of N. J. and Canal Co.....	20,000 00	24,400 00

## Stocks.

Morris and Essex R. R. Co.....	10,000 00	13,200 00
United R. R. of N. J. and Canal Co.....	15,000 00	33,000 00
Warren R. R. Co.....	11,250 00	14,850 00
Citizens' Gas Light Co.....	13,700 00	19,150 00
Newark Gas Light Co.....	10,000 00	21,000 00

\$458,700 00      \$560,773 75

Amount loaned on stocks and bonds as collateral.....	\$21,000 00
Market value of collaterals.....	\$35,138 75
Cash on hand and in bank.....	23,052 75
Interest due and accrued on stocks not included in market value.....	5,085 75
Interest due and accrued on collateral loans.....	195 53
Premiums in course of collection not more than three months due.....	67,041 58
All other property, viz: Rents due and accrued.....	287 00
Total.....	\$1,312,031 18
Less special deposit to secure liabilities in Georgia.....	31,562 50

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$4,579 27
Aggregate amount of all available assets.....	\$1,280,468 68

## LIABILITIES.

Net amount of unpaid losses.....	\$51,934 87
Unearned premiums at 50 per cent. on fire risks under one year.....	\$216,781 53
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	152,533 37
Amount of unearned premiums on all outstanding risks.....	369,314 90
Amount reclaimable on perpetual fire insurance policies.....	480 00
Principal unpaid on scrip or certificates of profits ordered redeemed.....	4,548 00
Interest due and declared, remaining unpaid.....	1,101 23
Cash dividends unpaid.....	150 00
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$1,009.91; commissions and other charges due and to become due to agents and brokers, \$10,071.82; return premiums, \$5,565.21; expense, \$605.96.....	17,252 93
Total.....	\$444,781 93
Less liabilities secured by special deposits, unpaid losses, \$2,057.37; unearned premiums, \$14,036.99.....	16,094 36
Gross liabilities, except capital stock.....	\$428,687 57
Surplus as regards policyholders.....	\$851,781 11
Amount of capital stock paid up.....	400,000 00
Surplus over paid up capital.....	\$451,781 11

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$626,216 35
Deduct re-insurance, rebate and return premiums.....	70,403 34
Net cash received for premiums during the year.....	\$555,813 01
Interest on bonds and mortgages.....	27,291 10
Interest and dividends from all other sources.....	32,075 67
Income from all other sources.....	2,739 02
Received during the year in cash.....	\$617,918 80

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$320,170 92
Cash dividends paid, including scrip redeemed.....	41,141 00
Commissions and brokerage.....	99,852 48
Salaries, fees and wages.....	27,050 50
State, national and local taxes.....	16,016 16
All other payments.....	58,803 43
Expenditures during the year in cash.....	\$563,034 49

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$65,590,791	\$713,328 29
Written or renewed during the year.....	59,375,411	631,328 24
Total.....	\$124,966,202	\$1,344,656 53
Deduct those expired and marked off as terminated.....	56,444,223	603,554 68
In force at the end of the year.....	\$68,521,979	\$741,101 85
Deduct amount re-insured.....	968,805	11,389 07
Net amount in force December 31, 1887.....	\$67,553,174	\$729,712 78

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$39,359,074	\$433,563 07
More than <i>one</i> and not more than <i>three</i> years to run.....	20,231,003	200,276 58
More than three years to run.....	7,963,097	95,873 13
Net amount in force December 31, 1887.....	<u>\$67,553,174</u>	<u>\$729,712 78</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$7,560,086 90
Total losses paid from organization of company to date.....	3,791,957 24
Total losses incurred during the year.....	330,782 68
Total cash dividends declared since the company commenced business..	644,219 00
Total dividends declared payable in stock from organization.....	<u>240,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,905,873 87
Premiums received, fire.....	36,445 33
Losses paid, fire.....	14,230 90
Losses incurred, fire.....	<u>19,567 10</u>

## MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April, 1850, commenced business in Illinois March 15, 1877.]

JOHN H. MORRIS, PRESIDENT.

ISAAC S. METTLER, SECRETARY.

EDSON W. LYMAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$104,600 00
Interest due and accrued on bond and mortgage loans.....	1,610 00
Total value of mortgaged premises.....	\$262,000 00
Market value of United States bonds owned by the company, par value.....	135,000 00
Market value of other stocks and bonds owned by the company, viz:.....	<u>169,593 75</u>
	61,512 50

Par value. Market value.

New York City bonds.....	\$45,000 00	\$45,562 50
Merchants' Exchange Bank stock.....	3,000 00	3,450 00
N. Y. Central and H. R. R. R stock.....	10,000 00	10,850 00
Rensselaer and Saratoga R. R. stock.....	1,000 00	1,650 00
	<u>\$59,000 00</u>	<u>\$61,512 50</u>

Amount loaned on stocks and bonds as collateral .....	2,500 00
Market value of collaterals.....	\$3,545 10
Cash on hand and in bank.....	21,459 54
Interest due and accrued on stocks not included in market value .....	368 74
Net premiums in course of collection not more than three months due....	15,108 70
Aggregate amount of all available assets .....	<u>\$376,753 23</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$22,384 34
Unearned premiums at 50 per cent on fire risks under one year.....	\$66,616 08
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	30,994 72
Amount of unearned premiums on all outstanding risks .....	97,610 80
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$935.26; expenses, \$3,820.18.....	4,755 44
Gross liabilities, except capital stock.....	<u>\$124,750 58</u>
Surplus as regards policyholders .....	\$252,002 65
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$52,002 65</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$201,941 77	
Deduct re-insurance, rebate and return premiums .....	33,120 32	
Net cash received for premiums during the year .....		\$168,821 45
Interest on bonds and mortgages.....		4,907 18
Interest and dividends from all other sources .....		9,800 44
Received during the year, in cash.....		<u>\$183,529 07</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$158,268 35	
Net amount paid for marine and inland losses.....	634 81	158,903 16
Cash dividends paid.....		12,000 00
Commissions and brokerage.....		42,922 43
Salaries, fees and wages.....		19,740 89
State, national and local taxes.....		4,453 89
All other payments.....		12,568 15
Expenditures during the year, in cash .....		<u>\$250,568 52</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$29,746,116	\$281,779 94
Written or renewed during the year.....	21,736,164	200,808 97
Total.....	\$51,482,283	\$482,588 91
Deduct those expired and marked off as terminated.....	28,752,765	283,015 72
In force at the end of the year .....	\$22,729,518	\$199,573 19
Deduct amount re-insured.....	223,612	2,515 46
Net amount in force December 31, 1887 .....	<u>\$22,505,906</u>	<u>\$197,057 73</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$14,125,501	\$133,232 17
More than <i>one</i> and not more than <i>three</i> years to run.....	7,951,345	59,200 17
More than three years to run.....	429,060	4,625 40
Net amount in force December 31, 1887.....	<u>\$22,505,906</u>	<u>\$197,057 74</u>



## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,064,646 27
Total losses paid from organization to date .....	2,321,896 91
Total losses incurred during the year .....	161,177 76
Total cash dividends declared since the company commenced business..	1,140,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,051,740 00
Premiums received, fire .....	11,901 74
Losses paid, fire .....	12,682 63
Losses incurred, fire .....	14,006 33

## MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Providence, R. I.; commenced business July, 1851; commenced business in Illinois, September 27, 1873.]

W. T. BARTON, PRESIDENT.

WM. P. GOODWIN, SECRETARY.

R. J. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$61,500 00
Interest due and accrued on bond and mortgage loans.....	417 48
Total value of mortgaged premises .....	\$229,500 00
Market value of stocks and bonds owned by the company, viz: .....	\$290,441 75

## Stocks.

## Par value. Market value.

National Bank of Commerce.....	\$80,000 00	\$94,000 00
American National Bank .....	50,000 00	47,000 00
Merchants' National Bank .....	20,000 00	27,600 00
Globe National Bank.....	10,000 00	15,500 00
Providence Gas Company .....	23,350 00	35,492 00
Phoenix National Bank .....	10,000 00	17,800 00
Mechanics' National Bank .....	12,850 00	18,039 75
Manufacturers' National Bank .....	10,200 00	14,535 00
St. Paul and Duluth R. R. preferred.....	10,000 00	10,200 00
5 % bonds, Chicago, Burlington & Northern Railroad .....	10,000 00	10,275 00

\$236,400 00 \$290,441 75

Amount loaned on stocks and bonds as collateral.....	49,710 00
Market value of collaterals.....	\$70,483 81
Cash on hand and in bank.....	40,801 10
Interest due and accrued on collateral loans and bank deposits.....	962 51
Gross premiums in course of collection not more than three months due.	24,742 31

Aggregate amount of all available assets..... \$468,575 15

## LIABILITIES.

Net amount of unpaid losses.....		\$17,139 44
Unearned premiums at 50 per cent. on fire risks under one year.....	\$85,904 05	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	41,975 51	
Amount of unearned premiums on all outstanding risks.....		127,879 56
All other demands against the company, viz: Estimated to cover com's and agency expenses and taxes.....		2,052 51
Gross liabilities, except capital stock.....		\$147,071 51
Surplus as regards policyholders.....		\$321,503 64
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$121,503 64

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$228,259 45	\$66 97	
Deduct re-insurance, rebate and return premiums.....	22,851 79		
Net cash received for premiums during the year.....	\$205,407 66	\$66 97	\$205,474 63
Interest on bonds and mortgages.....			2,883 61
Interest and dividends from all other sources.....			16,586 79
Received during the year, in cash.....			\$224,945 03

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$121,967 02	
Net amount paid for marine and inland losses.....	95 07	\$122,062 09
Cash dividends paid.....		16,000 00
Commissions and brokerage.....		38,208 39
Salaries, fees and wages.....		27,639 59
State, national and local taxes.....		5,893 39
All other payments.....		779 00
Expenditures during the year, in cash.....		\$210,582 46

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,429,684	\$236,049 32
Written or renewed during the year.....	20,054,734	231,184 74
Total.....	\$39,484,418	\$467,234 06
Deduct those expired and marked off as terminated.....	18,517,772	216,139 55
In force at the end of the year.....	\$20,966,646	\$251,094 51
Deduct amount re-insured.....	168,395	1,851 05
Net amount in force December 31, 1887.....	\$20,798,251	\$249,243 46

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,602,483	\$171,808 09
More than <i>one</i> and not more than <i>three</i> years to run.....	3,997,032	38,926 68
More than three years to run.....	3,198,736	33,508 69
Net amount in force December 31, 1887.....	\$20,798,251	\$249,243 46
	Marine and inland risks.	Premiums.
Written during the year.....	\$6,533 00	\$29 92
Deduct those expired and marked off as terminated.....	6,533 00	29 92

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$5,660,064 13
Total losses paid from organization to date.....	3,834,104 35
Total losses incurred during the year.....	123,478 29
Total cash dividends declared since the company commenced business..	634,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$1,768,437 00
Premiums received, fire .....	18,979 75
Losses paid, fire .....	12,314 41
Losses incurred, fire. ....	13,945 56

## MERCANTILE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cleveland, O.; commenced business December 23, 1871; commenced business in Illinois February 1, 1872.]

WILLIAM J. GORDON, PRESIDENT.

GEORGE A. TISDALE, SECRETARY.

SAMUEL B. CASE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$67,500 00
Interest due and accrued on bond and mortgage loans.....	1,795 34
Total value of mortgaged premises.....	\$167,000 00
Market value of United States bonds owned by the company, par value .....	43,000 00
Market value of other stocks and bonds owned by the company, viz:.....	54,500 00
	197,250 00

## Stocks.

Par value. Market value.

Cleveland and Pittsburgh R. R. Co.....	\$5,000 00	\$7,600 00
Lake Shore and Michigan Southern Ry Co.	50,000 00	48,000 00
Cleveland, Col., Cin. and Ind. Ry. Co.....	10,000 00	5,500 00
N. Y. Central and Hudson River Ry Co.....	10,000 00	10,800 00
Chicago and North Western Ry Co.....	10,000 00	10,800 00
Chicago, Mil. and St. Paul Ry Co., com.....	17,300 00	13,150 00
Chicago, Mil. and St. Paul Ry Co., preferred	12,500 00	14,000 00
Union Central Depot and Ry Co.....	5,000 00	5,500 00

## Bonds.

Cleveland, Col., Cin. and Ind. Ry Co., 7s.....	4,000 00	4,800 00
Chicago, Mil. and St. Paul Ry Co., 7s.....	5,000 00	6,300 00
Cleveland, Col., Cin. and Ind. Ry Co., 6s.....	20,000 00	21,200 00
Cincinnati and Springfield Ry Co., 7s.....	11,000 00	12,500 00
Ohio School .....	4,700 00	4,700 00
Buffalo and Erie R. R. Co., 7s.....	27,000 00	32,400 00

\$191,500 00	\$197,250 00
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Amount loaned on stocks and bonds as collateral.....	\$25,000 00
Market value of collaterals.....	\$37,000 00
Cash on hand and in bank .....	26,688 46
Interest due and accrued on stocks not included in market value.....	1,100 00
Interest due and accrued on collateral loans .....	181 12
Gross premiums in course of collection not more than three months due..	7,128 42
Bills receivable, not matured, taken for fire, marine and inland risks.....	3,811 64
Aggregate amount of all available assets.....	<u>\$384,954 98</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$38,402 16
Unearned premiums at 50 per cent. on fire risks under one year.....	\$45,535 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	21,973 68
Unearned premiums at 50 per cent. on inland navigation risks.....	3,354 58
Amount of unearned premiums on all outstanding risks.....	70,863 42
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$1,352.43; re-insurance, \$1,322.00; balances of accounts, \$1,561.51.....	4,235 94
Gross liabilities, except capital stock.....	<u>\$113,501 52</u>
Surplus as regards policyholders .....	\$271,453 46
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$71,453 46</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$135,187 14	\$62,787 34	
Deduct re-insurance, rebate and return premiums .....	20,496 63	6,769 48	
Net cash received for premiums during the year .....	\$114,690 51	\$56,017 86	\$170,708 37
Interest on bonds and mortgages.....			4,415 80
Interest and dividends from all other sources.....			14,834 49
Received during the year in cash .....			<u>\$189,958 66</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$95,439 77	
Net amount paid for marine and inland losses.....	40,304 68	\$135,744 45
Cash dividends paid.....		20,000 00
Commissions and brokerage.....		22,843 99
Salaries, fees and wages.....		13,116 78
State, national and local taxes.....		6,044 63
All other payments.....		7,878 42
Expenditures during the year, in cash.....		<u>\$205,628 27</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,022,013	\$139,817 72
Written or renewed during the year.....	12,489,053	134,578 56
Total.....	\$24,511,066	\$274,396 28
Deduct those expired and marked off as terminated .....	13,107,762	139,047 64
In force at the end of the year.....	\$11,403,304	\$135,348 64
Deduct amount re-insured.....	299,982	3,363 08
Net amount in force December 31, 1887.....	<u>\$11,103,322</u>	<u>\$131,985 56</u>



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$7,767,087	\$91,070 32
More than <i>one</i> and not more than <i>three</i> years to run.....	2,667,928	31,211 62
More than three years to run .....	668,307	9,703 62
Net amount in force December 31, 1887.....	<u>\$11,103,322</u>	<u>\$131,985 56</u>
	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$138,120	\$5,873 08
Written during the year .....	2,992,282	60,853 21
Total.....	\$3,130,402	\$66,726 29
Deduct those expired and marked off as terminated.....	3,004,412	60,017 13
In force December 31, 1887. ....	<u>\$125,990</u>	<u>\$6,709 16</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$2,655,135 89
Total losses paid from organization to date.....	1,580,530 48
Total losses incurred during the year .....	151,484 21
Total cash dividends declared since the company commenced business..	<u>350,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$1,602,195.00; marine and inland, \$332,940.00.....	\$1,935,135 00
Premiums received, fire, \$15,858.41; marine and inland, \$7,015.59.....	22,874 00
Losses paid, fire, \$12,510.94; marine and inland, \$7,283.82.....	19,794 76
Losses incurred, fire, \$16,772.46; marine and inland, \$5,934.86.....	<u>22,707 32</u>

## MERCANTILE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business January 17, 1852; commenced business in Illinois February 25, 1885.]

WILLIAM A. ANDERSON, PRESIDENT.

C. W. PARMELEE, SECRETARY.

E. W. LYMAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash. ....	<u>200,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$19,000 00
Interest due and accrued on bond and mortgage loans .....	168 33
Total value of mortgaged premises .....	\$49,500 00
Market value of United States bonds owned by the company, par value .....	172,000 00
Cash on hand and in bank .....	2,980 89
Net premiums in course of collection, not more than three months due...	1,966 63

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$31 25
Aggregate amount of all available assets .....	\$232,735 85

## LIABILITIES.

Net amount of unpaid losses .....	\$5,487 50
Unearned premiums at 50 per cent. on fire risks under one year .....	\$16,322 37
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year. ....	4,020 83
Amount of unearned premiums on all outstanding risks .....	20,343 20
Due and accrued for salaries and other miscellaneous expenses .....	516 66
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers. ....	200 00
Gross liabilities, except capital stock. ....	\$26,547 36
Surplus as regards policyholders .....	\$206,188 49
Amount of capital stock paid up .....	200,000 00
Surplus over paid up capital .....	\$6,188 49

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$43,844 70	
Deduct re-insurance, rebate and return premiums .....	4,726 19	
Net cash received for premiums during the year .....		\$39,118 51
Interest on bonds and mortgages .....		1,117 54
Interest and dividends from all other sources .....		7,354 30
Received during the year, in cash .....		\$47,590 35

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$31,287 19
Cash dividends paid .....	6,000 00
Commissions and brokerage .....	5,764 01
Salaries, fees and wages .....	11,238 32
State, national and local taxes .....	703 49
All other payments .....	5,410 35
Expenditures during the year, in cash .....	\$60,403 36

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$5,210,160	\$44,890 66
Written or renewed during the year .....	5,413,144	43,806 61
Total .....	\$10,623,304	\$88,697 27
Deduct those expired and marked off as terminated. ....	5,683,381	47,378 92
In force at the end of the year .....	\$4,939,923	\$41,318 35
Deduct amount re-insured .....	221,584	1,661 18
Net amount in force December 31, 1887 .....	\$4,718,339	\$39,657 17

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$3,777,444	\$32,644 73
More than <i>one</i> and not more than <i>three</i> years to run.....	868,462	5,903 14
More than three years to run.....	72,433	1,109 30
Net amount in force December 31, 1887.....	<u>\$4,718,339</u>	<u>\$39,657 17</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,169,206 52
Total losses paid from organization to date.....	1,060,446 13
Total losses incurred during the year.....	32,203 39
Total cash dividends declared since the company commenced business..	<u>608,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$628,152 50
Premiums received, fire .....	5,657 17
Losses paid, fire.....	4,729 81
Losses incurred, fire .....	<u>6,729 81</u>

## MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business May, 1823; commenced business in Illinois October 17, 1876.]

GEORGE R. ROGERS, PRESIDENT.

JAMES SIMPSON, SECRETARY.

R. W. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$400,000 00
Capital stock paid up in cash .....	<u>400,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$26,500 00
Interest due and accrued on bond and mortgage loans.....	341 66
Total value of mortgaged premises .....	\$61,000 00
Market value of stocks and bonds owned by the company, viz: .....	574,567 00

## Stock.

## Par value. Market value.

Atlantic National Bank .....	\$10,000 00	\$13,325 00
City Bank.....	20,000 00	21,000 00
Columbia Bank .....	20,000 00	25,400 00
Eagle Bank.....	21,400 00	21,667 00
Globe Bank.....	30,000 00	27,525 00
Hamilton Bank .....	12,000 00	14,550 00
New England Bank .....	16,000 00	23,440 00
North Bank.....	20,000 00	26,200 00
Railroad Bank .....	1,800 00	2,333 00
State Bank.....	17,800 00	20,470 00
Suffolk Bank .....	53,500 00	61,792 00
Tremont Bank .....	20,000 00	20,100 00
Union Bank.....	20,000 00	28,350 00
Boston and Providence R. R. ....	20,000 00	48,630 00
Lyman Mills.....	10,000 00	7,050 00
Chicago, Burlington and Quincy R. R. ....	7,000 00	8,960 00

## Bonds.

Albany R. R. ....	\$15,000 00	\$16,537 00	
New Bedford R. R. ....	30,000 00	35,100 00	
Boston and Lowell R. R. ....	25,000 00	27,837 00	
Boston and Maine R. R. ....	10,000 00	11,300 00	
Fitchburg R. R. ....	25,000 00	29,250 00	
Boston City .....	65,000 00	72,881 00	
Charlestown water loan .....	10,000 00	10,900 00	
	<u>\$479,500 00</u>	<u>\$574,567 00</u>	
Amount loaned on stocks and bonds as collateral .....			5,000 00
Market value of collaterals .....		\$6,970 00	
Cash on hand and in bank .....			14,229 12
Interest due and accrued on stocks not included in market value .....			5,208 33
Interest due and accrued on collateral loans .....			77 50
Gross premiums in course of collection not more than three months due ..			14,138 97
Bills receivable, not matured, taken for fire, marine and inland risks .....			24,723 43
Aggregate amount of all available assets .....			<u>\$664,786 01</u>

## LIABILITIES.

Net amount of unpaid losses .....			\$29,813 05
Unearned premiums at 50 per cent. on fire risks under one year .....	\$55,968 40		
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	35,901 26		
Unearned premiums at 100 per cent. on marine risks .....	16,852 20		
Amount of unearned premiums on all outstanding risks .....			108,721 86
Cash dividends unpaid .....			461 00
Due and accrued for salaries and other miscellaneous expenses .....			180 53
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$296.41; commissions and other charges due and to become due to agents and brokers, \$2,732.96; return premiums, \$1,482.85; re-insurance, \$3,494.08 .....			8,006 30
Gross liabilities, except capital stock .....			<u>\$147,182 74</u>
Surplus as regards policyholders .....			\$517,603 2
Amount of capital stock paid up .....			400,000 00
Surplus over paid up capital .....			<u>\$117,603 27</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.	
Premiums collected during the year .....	\$145,145 23	\$75,607 95	
Deduct re-insurance, rebate and return premiums .....	29,548 25	17,076 67	
Net cash received for premiums during the year .....	\$115,596 98	\$58,531 28	\$174,128 26
Interest on bonds and mortgages .....			1,874 15
Interest and dividends from all other sources .....			29,381 01
Received during the year, in cash .....			<u>\$205,383 42</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$71,820 67		
Net amount paid for marine and inland losses .....	30,078 35		\$101,899 02
Cash dividends paid .....			32,191 00
Commissions and brokerage .....			29,201 84
Salaries, fees and wages .....			23,532 31
State, national and local taxes .....			8,321 52
All other payments .....			284 11
Expenditures during the year, in cash .....			<u>\$195,429 80</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$17,300,177	\$184,576 78
Written or renewed during the year .....	13,342,648	145,859 03
Total .....	\$30,642,825	\$330,435 81
Deduct those expired and marked off as terminated .....	12,409,044	136,112 49
In force at the end of the year .....	\$18,233,781	\$194,323 32
Deduct amount re-insured .....	1,018,326	11,446 90
Net amount in force December 31, 1887 .....	<u>\$17,215,455</u>	<u>\$182,876 42</u>



## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,421,684	\$111,936 80
More than <i>one</i> and not more than <i>three</i> years to run.....	2,758,010	29,726 43
More than three years to run.....	4,035,761	41,213 19
Net amount in force December 31, 1887.....	<u>\$17,215,455</u>	<u>\$182,876 42</u>
	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$2,859,143	\$24,427 72
Written during the year.....	2,846,065	74,915 64
Total.....	\$5,705,208	\$99,343 36
Deduct those expired and market off as terminated .....	4,772,184	81,642 41
In force December 31, 1887.....	\$933,024	\$17,700 95
Deduct amount re-insured.....	12,500	848 75
Net amount in force .....	<u>\$920,524</u>	<u>\$16,852 20</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,476,674 00
Total losses paid from organization to date .....	4,821,792 25
Total losses incurred during the year .....	106,225 73
Total cash dividends declared since the company commenced business..	1,994,500 00
Total dividends declared payable in stock from organization .....	<u>100,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,927,891 00
Premiums received, fire .....	28,766 28
Losses paid, fire .....	5,315 35
Losses incurred, fire.....	<u>7,329 37</u>

## MERIDEN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Meriden, Conn.; commenced business February 1, 1872; commenced business in Illinois February 27, 1888.]

A. CHAMBERLAIN, PRESIDENT.

E. B. COWLES, SECRETARY.

GRANGER SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$23,000 00
Interest due and accrued on bond and mortgage loans .....	237 50
Total value of mortgaged premises .....	\$73,000 00
Market value of United States bonds owned by the company, par value .....	45,000 00
Market value of other stocks and bonds owned by the company, viz:.....	228,066 25

Bonds.	Par value.	Market value.
Meriden, Conn., City Water .....	\$5,000 00	\$5,150 00
Cincinnati, Ohio.....	10,000 00	12,000 00
Housatonic R. R. Co.....	10,000 00	10,000 00
Danbury and Norwalk R. R. Co., 7s.....	9,500 00	10,402 50
5s.....	4,000 00	4,200 00
N. Y. and New England R. R. Co., 6s.....	10,000 00	10,500 00
7s .....	4,000 00	4,800 00
Chicago, Milwaukee & St. Paul R. R. Co., 5s ..	5,000 00	5,000 00
Dayton and Michigan R. R. Co., 5s .....	5,000 00	5,250 00

Stocks.	Par value.	Market value.
N. Y., New Haven and Hartford R. R. Co....	3,500 00	7,525 00
Chicago, Burlington and Quincy R. R. Co....	10,000 00	13,000 00
Delaware and Hudson R. R. Co.....	5,000 00	5,168 75
Chicago and Northwestern R. R. Co.....	5,000 00	5,400 00
Chi., Mil. and St. Paul R. R. Co., preferred ..	10,000 00	11,300 00
Adams Express Co.....	2,000 00	2,860 00
Wells, Fargo & Co., express.....	2,500 00	3,250 00
Meriden Gas Light Co.....	6,500 00	9,425 00
Home National Bank, Meriden.....	29,800 00	37,250 00
Meriden " " " ".....	10,100 00	13,130 00
First " " " ".....	24,800 00	27,900 00
New Britain Nat'l Bank, New Britain, Conn.	4,500 00	6,975 00
Mechanics' " " " ".....	5,000 00	5,500 00
Mercantile " " " Hartford, ".....	5,000 00	5,000 00
Phoenix " " " ".....	200 00	280 00
First " " " Wallingford, ".....	1,500 00	1,650 00
Southington " " " Southington ".....	5,000 00	5,150 00

\$192,900 00      \$228,066 25

Cash on hand and in bank .....	24,333 39
Interest due and accrued on stocks not included in market value.....	550 00
Gross premiums in course of collection not more than three months due.	17,555 64
All other property, viz: Due from non-resident stockholders for taxes paid.....	89 10

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery .....	\$1,000 00
Aggregate amount of all available assets .....	\$346,081 88

## LIABILITIES.

Net amount of unpaid losses .....	\$3,988 45
Unearned premiums at 50 per cent. on fire risks under one year.....	\$35,083 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	29,320 33
Amount of unearned premiums on all outstanding risks .....	64,403 49
Due and accrued for salaries and other miscellaneous expenses.....	600 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	1,785 32
Gross liabilities, except capital stock .....	\$70,777 26
Surplus as regards policyholders.....	\$275,304 62
Amount of capital stock paid up .....	200,000 00
Surplus over paid up capital.....	\$75,304 62

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$130,114 66	
Deduct re-insurance, rebate and return premiums.....	29,703 09	
Net cash received for premiums during the year .....		\$100,411 57
Interest on bonds and mortgages .....		1,177 50
Interest and dividends from all other sources.....		13,644 01
Income from all other sources.....		2,731 53
Received during the year, in cash.....		<u>\$117,964 6</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$50,096 85
Cash dividends paid.....	16,000 00
Commissions and brokerage.....	18,650 89
Salaries, fees and wages.....	7,158 33
State, national and local taxes .....	1,680 41
All other payments .....	4,528 29
Expenditures during the year, in cash.....	<u>\$98,114 77</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$9,951,492	\$115,934 44
Written or renewed during the year.....	12,417,140	139,072 10
Total.....	<u>\$22,368,632</u>	<u>\$255,006 54</u>
Deduct those expired and marked off as terminated.....	9,118,448	104,929 80
In force at the end of the year.....	<u>\$13,250,184</u>	<u>\$150,076 74</u>
Deduct amount re-insured.....	1,947,617	24,843 28
Net amount in force December 31, 1887.....	<u>\$11,302,567</u>	<u>\$125,233 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,967,158	\$70,166 32
More than <i>one</i> and not more than <i>three</i> years to run.....	2,266,469	21,740 31
More than three years to run .....	3,068,940	33,326 83
Net amount in force December 31, 1887.....	<u>\$11,302,567</u>	<u>\$125,233 46</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,105,033 36
Total losses paid from organization to date.....	1,266,010 98
Total losses incurred during the year.....	48,828 89
Total cash dividends declared since the company commenced business..	<u>232,000 00</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR—NONE.

# MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Detroit, Mich.; commenced business March 1, 1881; commenced business in Illinois January 23, 1882.]

D. WHITNEY, JR., PRESIDENT.

EUGENE HARBECK, SECRETARY.

ISAAC J. LEWIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash .....	<u>200,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$8,400 31
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	269,150 00
Interest due and accrued on bond and mortgage loans.....	7,375 42
Total value of mortgaged premises .....	\$834,850 00
Market value of stocks and bonds owned by the company, viz.....	29,525 00

	Stock.	Par value.	Market value.
People's Savings Bank.....		\$5,000 00	\$6,000 00
Bonds.			
Sheboygan Co.....		12,500 00	12,500 00
Alpena Co.....		1,000 00	1,000 00
Detroit City .....		10,025 00	10,025 00
		<u>\$28,525 00</u>	<u>\$29,525 00</u>

Cash on hand and in bank.....	30,552 12
Interest due and accrued on stocks not included in market value .....	474 93
Net premiums in course of collection not more than three months due.....	17,069 59

Aggregate amount of all available assets .....	<u>\$362,547 37</u>
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## LIABILITIES.

Net amount of unpaid losses.....	\$10,540 21
Unearned premiums at 50 per cent. on fire risks under one year.....	\$76,316 55
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	32,482 11
Amount of unearned premiums on all outstanding risks .....	<u>108,798 66</u>

Gross liabilities, except capital stock .....	<u>\$119,338 87</u>
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Surplus as regards policyholders.....	\$243,208 50
Amount of capital stock paid up.....	<u>200,000 00</u>

Surplus over paid up capital .....	<u>\$43,208 50</u>
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## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$218,008 97
Deduct re-insurance, rebate and return premiums.....	34,318 59
Net cash received for premiums during the year.....	\$183,690 38
Interest on bonds and mortgages.....	17,189 49
Interest and dividends from all other sources.....	2,518 45
Received during the year in cash.....	<u>\$203,398 32</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$126,469 62
Cash dividends paid.....	14,000 00
Commissions and brokerage.....	37,631 03
Salaries, fees and wages.....	8,019 53
State, national and local taxes.....	7,561 68
All other payments.....	16,662 97
Expenditures during the year, in cash.....	<u>\$210,344 83</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$13,055,101	\$180,767 65
Written or renewed during the year.....	16,199,458	222,057 17
Total.....	\$29,254,559	\$402,824 82
Deduct those expired and marked off as terminated.....	13,436,249	181,695 27
In force at the end of the year.....	\$15,818,310	\$221,129 55
Deduct amount re-insured.....	534,470	7,767 86
Net amount in force December 31, 1887.....	<u>\$15,283,840</u>	<u>\$213,361 69</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,206,017	\$152,633 10
More than <i>one</i> and not more than <i>three</i> years to run.....	4,737,457	55,732 18
More than three years to run.....	340,366	4,996 41
Net amount in force December 31, 1887.....	<u>\$15,283,840</u>	<u>\$213,361 69</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$865,006 81
Total losses paid from organization to date.....	431,186 24
Total losses incurred during the year.....	131,086 78
Total cash dividends declared since the company commenced business..	<u>14,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,151,394 00
Premiums received, fire.....	15,774 90
Losses paid, fire.....	9,761 00
Losses incurred, fire.....	<u>10,021 73</u>

NOTE.—The capital stock of this company has since been increased to \$400,000 and by premiums paid on the new stock \$50,000 has been added to surplus.

## MILWAUKEE MECHANICS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Milwaukee, Wis.; commenced business April 1, 1852; commenced business in Illinois August 7, 1872.]

CHRISTIAN PREUSSER, PRESIDENT.

ADOLF J. CRAMER, SECRETARY.

FRANCIS LACKNER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$36,950 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	675,450 00
Loans on bond and mortgage upon which more than one year's interest is due .....	6,600 00
Interest due and accrued on bond and mortgage loans .....	13,356 00
Total value of mortgaged premises .....	\$1,469,500 00
Market value of stocks and bonds owned by the company, viz: .....	592,750 00

Bonds.	Par value.	Market value.
Milwaukee city, 4s. ....	\$127,000 00	\$127,000 00
"    county, 6s. ....	40,000 00	40,000 00
Brown Co. (Wis.), 6s. ....	44,000 00	44,000 00
Door Co. (Wis.), 8s. ....	6,000 00	6,300 00
Oshkosh City (Wis.), 7s. ....	30,000 00	34,050 00
St. Paul (Minn.), 5s. ....	100,000 00	104,500 00
Board of Education, 4½s. ....	125,000 00	125,000 00
Ramsey Co. (Minn.), bridge, 4½s. ....	75,000 00	76,125 00
loan, 4½s. ....	25,000 00	25,375 00
Stock.		
Cream City R. R. Co. ....	8,275 00	10,400 00
	\$580,275 00	\$592,750 00

Amount loaned on stocks and bonds as collateral .....	\$48,050 00
Market value of collaterals .....	\$70,750 00
Cash on hand and in bank .....	51,417 13
Interest due and accrued on stocks not included in market value .....	6,270 00
Interest due and accrued on collateral loans .....	445 00
Net premiums in course of collection not more than three months due .....	32,403 15
Bills receivable, not matured, taken for fire, marine, and inland risks .....	477 00

Aggregate amount of all available assets .....

\$1,464,168 28

## LIABILITIES.

Net amount of unpaid losses .....		\$19,691 30
Unearned premiums at 50 per cent. on fire risks under one year.....	\$201,739 64	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	237,938 29	
Amount of unearned premiums on all outstanding risks.....		439,677 93
Cash dividends unpaid.....		115 00
Gross liabilities, except capital stock.....		\$459,484 23
Surplus as regards policyholders .....		\$1,004,684 05
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$804,684 05

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$558,993 65	
Deduct re-insurance, rebate and return premiums.....	42,701 70	
Net cash received for premiums during the year.....		\$516,291 95
Interest on bonds and mortgages.....		40,102 13
Interest and dividends from all other sources.....		28,371 25
Income from all other sources.....		5,930 53
Received during the year, in cash.....		\$590,695 86

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$283,803 09
Cash dividends paid.....	40,099 00
Commissions and brokerage.....	112,208 19
Salaries, fees and wages.....	40,791 99
State, national and local taxes.....	15,286 95
All other payments.....	33,608 03
Expenditures during the year, in cash.....	\$525,997 25

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$54,926 311	\$806,178 69
Written or renewed during the year.....	41,398,492	553,169 55
Total.....	\$96,324,803	\$1,359,348 24
Deduct those expired and marked off as terminated.....	36,740,277	506,430 79
In force at the end of the year.....	\$59,584,526	\$852,917 45

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$27,679,928	\$403,479 29
More than <i>one</i> and not more than <i>three</i> years to run.....	25,756,411	342,965 72
More than three years to run.....	6,148,187	106,472 44
Net amount in force December 31, 1887.....	\$59,584,526	\$852,917 45

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,613,161 07
Total losses paid from organization to date.....	2,669,725 26
Total losses incurred during the year.....	266,757 39
Total cash dividends declared since the company commenced business..	110,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$6,427,844 00
Premiums received, fire.....	80,803 63
Losses paid, fire.....	31,387 69
Losses incurred, fire.....	34,752 69

# NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business December 1, 1871; commenced business in Illinois, January 12, 1872.]

JAMES NICHOLS, PRESIDENT.

E. G. RICHARDS, SECRETARY.

JAMES H. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash .....	1,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$24,478 40
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	609,100 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,000.00 is in process of foreclosure) .....	4,000 00
Interest due and accrued on bond and mortgage loans .....	11,441 82
Total value of mortgaged premises .....	\$1,908,450 00
Market value of United States bonds owned by the company, par value .....	100,000 00
Market value of other stocks and bonds owned by the company, viz: .....	117,500 00
	1,020,128 00

### Bonds.

### Par value. Market value.

Hartford City—(Capitol) .....	\$25,000	\$30,500
Hartford City—(water) .....	10,000	10,500
New Britain City .....	6,000	7,200
Cleveland City .....	10,000	11,600
Detroit City .....	13,000	16,250
Meriden Town .....	10,000	10,500
West Middle School District, Hartford .....	35,000	35,000
Danbury and Norwalk R. R. .....	10,000	10,600
Harlem River and Port Chester R. R. .....	25,000	32,500
Erie Railway .....	20,000	26,800
Jackson, Lansing and Saginaw R. R. .....	20,000	21,000
Sandusky, Mansfield and Newark R. R. .....	10,000	12,200
Cincinnati, Hamilton and Dayton R. R. .....	15,000	18,000
Cleveland, Col., Cin. and Ind. R. R. .....	35,000	43,050
Chicago and Western Indiana R. R. .....	20,000	22,000
Chicago and Northwestern R. R. .....	20,000	23,600
Chicago, Milwaukee and St. Paul R. R. .....	10,000	11,600
Chicago, Burlington and Quincy R. R. .....	10,000	10,500
Louisville, New Albany and Chicago R. R. .....	10,000	11,400
Hannibal and St. Joseph R. R. .....	20,000	23,800
St. Paul and Northern Pacific .....	25,000	29,250

### Stocks.

N. Y., New Haven and Hartford, R. R. .....	40,000	86,000
New York and Harlem R. R. .....	10,000	21,500
New York Central and Hudson River R. R. .....	50,000	54,000
Pennsylvania R. R. .....	32,400	35,640
Pittsburgh, Fort Wayne and Chicago .....	20,000	30,000
Cleveland and Pittsburgh .....	10,000	15,200
Illinois Central .....	15,100	17,578
Chicago, Burlington and Quincy .....	11,000	14,300
Chicago, Rock Island and Pacific .....	33,000	37,620
Peoria and Bureau Valley .....	10,000	16,300
Metropolitan National Bank, N. Y. .....	10,000	2,000
Central National Bank, N. Y. .....	5,000	6,500



Stocks.	Par value.	Market value.
Farmers' and Mechanics' Nat. Bank, Hartf'd	\$10,000	\$10,800
Charter Oak National Bank	10,000	11,000
Hartford National Bank	43,100	68,098
Phoenix National Bank	41,900	53,632
Ætna National Bank	22,200	24,420
City National Bank	4,000	3,600
Mercantile National Bank	5,000	4,500
National Exchange Bank	15,000	19,500
First National Bank, Meriden	5,000	5,600
Second National Bank, New Haven	5,000	7,000
Thames National Bank, Norwich	10,000	13,800
National Bank of the Republic, Boston	7,500	10,350
Boston National Bank, Boston	7,000	8,400
St. Paul National Bank, St. Paul	7,000	7,700
National Bank of Commerce, Kansas City	2,000	2,200
Willimantic Linen Company	8,000	15,040
	<u>\$808,200</u>	<u>\$1,020,128</u>
Amount loaned on stocks and bonds as collateral		\$5,700 00
Market value of collaterals		<u>\$16,255 00</u>
Cash on hand and in bank		145,458 65
Interest due and accrued on bonds not included in market value and on bank deposits		7,394 07
Interest due and accrued on collateral loans		156 40
Net cash in course of transmission from agents		<u>61,500 00</u>
Aggregate amount of all available assets		<u><u>\$2,006,857 34</u></u>

## LIABILITIES.

Net amount of unpaid losses		\$75,786 78
Unearned premiums at 50 per cent. on fire risks under one year	\$210,778 58	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	164,079 80	
Amount of unearned premiums on all outstanding risks		374,858 38
All other demands against the company		<u>4,500 00</u>
Gross liabilities, except capital stock		<u>\$455,145 16</u>
Surplus as regards policyholders		\$1,551,712 18
Amount of capital stock paid up		<u>1,000,000 00</u>
Surplus over paid up capital		<u><u>\$551,712 18</u></u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	\$628,259 48	
Deduct re-insurance, rebate and return premiums	63,256 05	
Net cash received for premiums during the year		\$565,003 43
Interest on bonds and mortgages		40,954 22
Interest and dividends from all other sources		60,553 48
Income from all other sources		<u>2,340 58</u>
Received during the year in cash		<u><u>\$668,851 71</u></u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	\$320,480 63
Cash dividends paid	100,000 00
Commissions and brokerage	91,064 95
Salaries, fees and wages	38,952 02
State, national and local taxes	13,906 88
All other payments	<u>40,160 14</u>
Expenditures during the year, in cash	<u><u>\$604,564 62</u></u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$53,546,236	\$670,767 23
Written or renewed during the year.....	50,748,141	628,259 48
Total .....	\$104,294,377	\$1,299,026 71
Deduct those expired and marked off as terminated .....	45,279,490	570,504 01
In force at the end of the year.....	\$59,014,887	\$728,522 70
Deduct amount re-insured.....	601,156	9,065 08
Net amount in force December 31, 1887.....	\$58,413,731	\$719,457 62

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$32,871,830	\$421,557 17
More than <i>one</i> and not more than <i>three</i> years to run.....	16,060,526	184,034 76
More than three years to run.....	9,481,375	113,865 69
Net amount in force December 31, 1887.....	\$58,413,731	\$719,457 62

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,527,153 46
Total losses paid from organization to date.....	3,129,761 10
Total losses incurred during the year.....	342,906 99
Total cash dividends declared since the company commenced business..	1,277,000 00
Total dividends declared payable in stock from organization.....	100,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$4,939,317 00
Premiums received, fire.....	56,860 87
Losses paid, fire .....	25,940 15
Losses incurred, fire. ....	32,287 98

## NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at New York, N. Y.; commenced business April 9, 1838; commenced business in Illinois May 28, 1872.]

HENRY T. DROWNE, PRESIDENT.

JOHN H. KATTENSTROTH, SECRETARY.

ARTHUR C. DUCAT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		\$41,938 98
Interest due and accrued on bond and mortgage loans.....		406 71
Total value of mortgaged premises.....	\$100,700 00	
Market value of United States bonds owned by the company, par value.....	80,000 00	101,637 50
Market value of other stocks and bonds owned by the company, viz.....		169,782 50
<b>Bonds.</b>		
New York City, water.....	Par value. \$116,500 00	Market value. \$121,742 50
<b>Stocks.</b>		
National Bank of Commerce.....	13,000 00	21,840 00
American Exchange National Bank.....	10,000 00	14,050 00
Manhattan Co. Bank.....	7,500 00	12,150 00
	\$147,000 00	\$169,782 50
Amount loaned on stocks and bonds as collateral.....		30,000 00
Market value of collaterals.....		\$45,900 00
Cash on hand and in bank.....		31,637 66
Interest due and accrued on stocks not included in market value.....		873 75
Interest due and accrued on collateral loans.....		250 00
Net premiums in course of collection not more than three months due....		21,770 12
Aggregate amount of all available assets.....		\$398,297 22

## LIABILITIES.

Net amount of unpaid losses.....		\$20,542 01
Unearned premiums at 50 per cent. on fire risks under one year.....	\$89,339 93	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	26,998 17	
Total.....	\$116,338 10	
Less re-insurance paid.....	1,720 75	
Amount of unearned premiums on all outstanding risks.....		114,617 35
All other demands against the company.....		1,082 73
Gross liabilities, except capital stock.....		\$136,242 09
Surplus as regards policyholders.....		\$262,055 13
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$62,055 13

## INCOME DURING THE YEAR.

Premiums collected during the year.....	\$257,616 37	
Deduct re-insurance, rebate and return premiums.....	41,215 76	
Net cash received for premiums during the year.....		\$216,400 61
Interest on bonds and mortgages.....		2,695 98
Interest and dividends from all other sources.....		10,633 26
Received during the year in cash.....		\$229,729 85

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$122,640 19
Cash dividends paid.....		16,000 00
Commissions and brokerage.....		50,478 00
Salaries, fees and wages.....		13,169 98
State, national and local taxes.....		2,928 59
All other payments.....		18,615 53
Expenditures during the year, in cash.....		\$223,832 29

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$25,802,608	\$209,157 46
Written or renewed during the year.....	30,164,501	261,636 43
Total.....	\$55,967,109	\$470,793 89
Deduct those expired and marked off as terminated.....	27,777,468	241,076 50
In force at the end of the year.....	\$28,189,641	\$229,717 39
Deduct amount re-insured.....	520,319	3,441 50
Net amount in force December 31, 1887.....	\$27,669,322	\$226,275 89

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$20,635,859	\$178,679 86
More than <i>one</i> and not more than <i>three</i> years to run.....	6,612,597	42,477 49
More than three years to run.....	941,185	8,560 04
Net amount in force December 31, 1887.....	\$28,189,641	\$229,717 39

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,615,804 25
Total losses paid from organization to date.....	2,437,953 99
Total losses incurred during the year.....	120,238 68
Total cash dividends declared since the company commenced business..	1,056,056 00
Total dividends declared payable in stock from organization.....	50,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,600,868 00
Premiums received, fire.....	14,223 67
Losses paid, fire.....	11,010 99
Losses incurred, fire.....	13,891 22

## NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 1, 1873; commenced business in Illinois May 11, 1874.]

GEORGE F. OSBORNE, PRESIDENT.

EUGENE B. HINKLEY, SECRETARY.

HERBERT DARLINGTON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00



## ASSETS.

Market value of United States bonds owned by the company		
par value.....	\$19,000 00	\$10,750 00
Market value of other stocks and bonds owned by the company, viz:.....		419,430 00
Stocks.	Par value.	Market value.
Tremont National Bank.....	\$70,000	\$70,700
Union National Bank.....	10,000	14,200
Massachusetts National Bank.....	10,000	10,300
Globe National Bank.....	5,000	4,600
Hamilton National Bank.....	12,000	14,640
Suffolk National Bank.....	12,000	13,860
Revere National Bank.....	12,000	15,000
Everett National Bank.....	5,000	4,750
Shoe and Leather National Bank.....	7,500	7,350
Hide and Leather National Bank.....	5,000	5,725
Atlas National Bank.....	10,000	11,425
State National Bank.....	10,000	11,500
Columbian State National Bank.....	4,200	5,355
Howard National Bank.....	7,000	7,490
New England National Bank.....	16,000	23,520
Faneuil Hall National Bank.....	10,000	13,950
Old Boston National Bank.....	12,000	13,980
Eliot National Bank.....	10,000	13,000
National Bank of Redemption.....	10,000	12,825
National Bank of the Republic.....	12,000	16,560
National Bank of Commerce.....	14,000	16,940
Bonds.		
Boston and Maine R. R., 7s.....	6,000	6,690
Burlington and Mo. R. R., 6s.....	24,000	27,720
Fitchburg R. R., 7s.....	10,000	11,300
Union Pacific R. R., 6s.....	10,000	11,300
Oregon Ry. and Navigation Co., 5s.....	10,000	9,700
Brooklyn W. L., 7s.....	10,000	12,500
City of Fitchburg, 6s.....	30,000	32,550
	\$363,700	\$419,430
Cash on hand and in bank.....		15,226 44
Interest due and accrued on stocks not included in market value.....		2,655 00
Gross premiums in course of collection, not more than three months due		20,139 95
All other property, viz: Bank tax due from the State of Massachusetts..		9,600 00
Aggregate amount of all available assets.....		\$477,801 39

## LIABILITIES.

Net amount of unpaid losses.....		\$19,050 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$72,997 46	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	16,688 57	
Amount of unearned premiums on all outstanding risks.....		89,686 03
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		3,000 00
Gross liabilities, except capital stock.....		\$111,736 03
Surplus as regards policyholders.....		\$866,065 36
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		\$66,065 36

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$182,909 29	\$693 29	
Deduct re-insurance, rebate and return premiums.....	17,169 22	79 72	
Net cash received for premiums during the year.....	\$165,740 07	\$618 57	\$165,358 64
Interest and dividends from all sources.....			21,453 55
Received during the year in cash.....			\$187,812 19

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$118,252 13	
Net amount paid for marine and inland losses.....	268 00	\$118,520 13
Cash dividends paid.....		18,000 00
Commissions and brokerage.....		30,141 81
Salaries, fees and wages.....		15,442 80
State, national and local taxes.....		5,679 36
All other payments.....		8,936 63
Expenditures during the year, in cash.....		<u>\$196,720 73</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$13,721,023	\$205,438 02
Written or renewed during the year .....	14,049,159	181,228 70
Total.....	<u>\$27,770,182</u>	<u>\$386,666 72</u>
Deduct those expired and marked off as terminated.....	15,837,913	207,628 28
In force at the end of the year.....	\$11,932,269	\$179,038 44
Deduct amount re-insured .....	45,001	468 31
Net amount in force December 31, 1887.....	<u>\$11,887,268</u>	<u>\$178,570 13</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,914,322	\$145,994 91
More than <i>one</i> and not more than <i>three</i> years to run.....	838,610	15,740 78
More than three years to run.....	1,179,337	17,302 75
Net amount in force December 31, 1887.....	<u>\$11,932,269</u>	<u>\$179,038 44</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,748,714 15
Total losses paid from organization to date.....	1,813,603 61
Total losses incurred during the year.....	126,470 13
Total cash dividends declared since the company commenced business..	<u>375,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,909,823 00
Premiums received, fire.....	25,834 36
Losses paid, fire .....	12,556 27
Losses incurred, fire.....	<u>20,556 27</u>

## NEWARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Newark, N. J.; commenced business May 14, 1810; commenced business in Illinois June 21, 1877.]

JOHN J. HENRY, PRESIDENT.

OSCAR O. BREWER, SECRETARY.

OSCAR W. BARRETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$250,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$51,460 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	356,215 00
Loans on bond and mortgage upon which more than one year's interest is due.....	2,150 00
Interest due and accrued on bond and mortgage loans.....	5,151 15
Total value of mortgaged premises.....	\$950,700 00
Market value of United States bonds owned by the company, par value.....	95,000 00
Market value of stocks and bonds owned by the company, viz:.....	114,500 00
	105,633 21

## Bonds.

Par value. Market value.

Orange and Newark Horse Car R. R.....	\$20,000 00	\$24,000 00
East Orange Improvement.....	5,436 90	5,763 21

## Stocks.

Morris and Essex R. R. Co.....	20,000 00	27,000 00
Newark City National Bank.....	13,250 00	17,887 50
National State Bank.....	15,250 00	20,587 50
National Newark Banking Co.....	7,700 00	10,395 00

\$81,636 90 \$105,633 21

Amount loaned on stocks and bonds as collateral.....	1,000 00
Market value of collaterals.....	\$1,500 00
Cash on hand and in bank.....	46,821 07
Interest due and accrued on stocks not included in market value.....	1,235 00
Interest due and accrued on collateral loans.....	6 00
Gross premiums in course of collection not more than three months due.....	15,706 94
Bills receivable, not matured, taken for fire, marine and inland risks.....	226 77
All other property, viz: rents due and accrued.....	375 00

Aggregate amount of all available assets.....	\$700,480 14
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## LIABILITIES.

Net amount of unpaid losses.....	\$12,791 21
Unearned premiums at 50 per cent. on fire risks under one year.....	\$64,805 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	51,115 83
Amount of unearned premiums on all outstanding risks.....	115,921 06
Cash dividends unpaid.....	6,602 66
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$148.79; commissions and other charges due and to become due to agents and brokers, \$3,639.65; return premiums, \$35.29; miscellaneous, \$355.97.....	4,179 70
Gross liabilities, except capital stock.....	\$139,494 63

Surplus as regards policyholders.....	\$560,985 51
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$310,985 51

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$189,365 88	
Deduct re-insurance, rebate and return premiums.....	22,053 04	
Net cash received for premiums during the year.....		\$167,312 84
Interest on bonds and mortgages.....		19,462 37
Interest and dividends from all other sources.....		10,153 00
Income from all other sources.....		890 00
Received during the year in cash.....		\$197,818 21

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$106,770 64
Cash dividends paid.....	25,493 05
Commissions and brokerage.....	35,358 89
Salaries, fees and wages.....	16,741 81
State, national and local taxes.....	6,851 24
All other payments.....	16,532 94
Expenditures during the year, in cash.....	\$207,748 57

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$25,520,717	\$224,241 16
Written or renewed during the year .....	23,778,519	190,919 40
Total.....	\$49,299,236	\$415,160 56
Deduct those expired and marked off as terminated.....	22,982,923	184,962 48
In force at the end of the year.....	\$26,316,313	\$230,198 08
Deduct amount re-insured.....	915,992	7,519 97
Net amount in force December 31, 1887 .....	\$25,400,321	\$222,678 11

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,963,271	\$129,610 45
More than <i>one</i> and not more than <i>three</i> years to run.....	9,602,939	74,017 98
More than three years to run.....	1,834,111	19,049 68
Net amount in force December 31, 1887. ....	\$25,400,321	\$222,678 11

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,280,949 40
Total losses paid from organization to date.....	1,56,166 92
Total losses incurred during the year.....	109,287 70
Total cash dividends declared since the company commenced business ..	553,051 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,815,552 08
Premiums received, fire.....	20,302 02
Losses paid, fire.....	9,955 79
Losses incurred, fire.....	9,675 66



## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Manchester, N. H.; commenced business April, 1870; commenced business in Illinois April 7, 1874.]

JAMES A. WESTON, PRESIDENT.

JOHN C. FRENCH, SECRETARY.

H. M. RUSSELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash .....	500,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$232,696 86
Market value of United States bonds owned by the company, par value.....	250,000 00
Market value of other stocks and bonds owned by the company, viz.....	311,000 00
	579,120 00

## Bonds.

## Par value. Market value.

City of Manchester, N. H., 6s .....	\$700	\$700
City of Chicago, 7s.....	10,000	11,000
City of Marietta, O., 8s.....	10,000	11,000
City of Concord, N. H., 6s .....	1,000	1,200
Brainerd Water Co., 7s .....	5,000	5,500
Michigan Air Line R. R., 8s.....	10,000	11,000
Maine Central R. R., 6s.....	10,000	12,000
Burlington and Missouri River R. R., (in Ia.) 7s.....	10,000	11,000
Chicago, Burlington and Quincy R. R., 7s....	15,000	19,200
Chicago, Burlington and Quincy R. R., (Den. Ex.), 4s.....	10,000	9,100
Jackson, Lansing and Saginaw R. R., 8s.....	10,000	11,000
New York and New England R. R., 7s.....	10,000	12,100
New York and New England R. R., 6s .....	10,000	11,200
Union Pacific R. R., 8s.....	25,000	28,000
Union Pacific R. R. Trust, 5s.....	10,000	9,000
Oregon Short Line R. R., 6s.....	10,000	9,800
Boston, Concord and Montreal R. R., 6s.....	62,000	65,100
Hillsborough County, N. H., 6s.....	5,000	5,500
Chicago and West Michigan R. R., 5s .....	25,000	25,000
Topeka, Kan. Water Supply, 6s.....	20,000	20,000
Minneapolis Gas Light Co., 6s.....	20,000	21,000
Chicago, Burlington and Northern R. R., 5s ..	5,000	5,000
New Mexico and So. Pacific R. R., 7s.....	10,000	11,700
New Hampshire Trust Co. (deb.), 6s.....	30,000	30,000
Central Loan and Land Co., (deb.), 6s.....	20,000	20,000
Johnson Loan and Trust Co., (deb.), 6s.....	10,000	10,000
Atchison, Topeka and Santa Fe R. R., (sinking fund, second issue), 6s.....	10,000	10,000

## Stocks.

Suncook Valley R. R.....	4,000	4,600
Merchants' National Bank, Manchester, N. H.....	10,000	12,500
N. Y. Central and Hudson River R. R.....	10,000	10,900
Norwich and Worcester R. R.....	3,100	5,270
Pemigewasset Valley R. R.....	26,000	27,300
Chicago, Burlington and Quincy R. R.....	44,000	56,700
Chicago, Burlington and Northern R. R.....	3,000	1,800

## Stocks.

Par value. Market value.

Atchison, Topeka and Santa Fe R. R.....	\$21,500	\$20,200
Illinois Central R. R.....	20,000	23,600
Chicago, Rock Island and Pacific R. R.....	10,000	11,400
Amoskeag Manufacturing Co.....	5,000	8,750
	<u>\$530,300</u>	<u>\$579,120</u>
Amount loaned on stocks and bonds as collateral.....		47,850 00
Cash on hand and in bank.....		43,325 06
Interest due and accrued on stocks not included in market value.....		3,765 00
Gross premiums in course of collection not more than three months due.....		51,331 47
Aggregate amount of all available assets .....		<u>\$1,269,088 39</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$74,369 13
Unearned premiums at 50 per cent. on fire risks under one year.....	\$196,180 29	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	223,528 65	
Amount of unearned premiums on all outstanding risks.....		419,708 94
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		10,266 29
Gross liabilities, except capital stock .....		<u>\$504,344 36</u>
Surplus as regards policyholders.....		\$764,744 03
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		<u>\$264,744 03</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$743,662 08	
Deduct re-insurance, rebate and return premiums.....	98,065 36	
Net cash received for premiums during the year.....		\$645,596 72
Interest on bonds and mortgages.....		21,323 58
Interest and dividends from all other sources .....		38,848 68
Received during the year in cash.....		<u>\$705,768 98</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$850,186 05
Cash dividends paid.....		40,000 00
Commissions and brokerage.....		130,250 73
Salaries, fees and wages.....		34,750 96
State, national and local taxes .....		18,003 98
All other payments.....		34,096 47
Expenditures during the year, in cash.....		<u>\$607,288 19</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$59,879,053	\$704,358 11
Written or renewed during the year.....	65,382,309	750,953 52
Total.....	<u>\$125,261,362</u>	<u>\$1,455,311 63</u>
Deduct those expired and marked off as terminated....	60,042,402	651,035 51
In force at the end of the year.....	\$65,218,960	\$804,276 12
Deduct amount re-insured.....	2,689,721	31,863 96
Net amount in force December 31, 1887.....	<u>\$62,529,239</u>	<u>\$772,412 16</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$28,439,791	\$392,360 58
More than <i>one</i> and not more than <i>three</i> years to run.....	19,553,253	225,867 20
More than three years to run .....	14,536,195	154,184 38
Net amount in force December 31, 1887 .....	<u>\$62,529,239</u>	<u>\$772,412 16</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,215,390 48
Total losses paid from organization to date.....	2,667,150 32
Total losses incurred during the year.....	349,467 64
Total cash dividends declared since the company commenced business..	404,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,086,385 00
Premiums received, fire.....	66,163 05
Losses paid, fire.....	21,632 18
Losses incurred, fire.....	18,672 37

## NEW YORK BOWERY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at New York, N. Y.; commenced business September 24, 1833; commenced business in Illinois April 13, 1878.]

JOHN A. DELANOY, JR., PRESIDENT.

CHARLES A. BLAUVELT, SECRETARY.

H. J. STRAIGHT AND E. W. LYMAN, ATTORNEYS IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$300,000 00
Capital stock paid up in cash .....	300,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$33,400 00
Interest due and accrued on bond and mortgage loans.....	596 14
Total value of mortgaged premises .....	\$84,500 00
Market value of United States bonds owned by the company, par value.....	\$335,000 00
Market value of other stocks and bonds owned by the company, viz .....	262,330 00

## Bonds.

## Par value. Market value.

Northern Pacific, terminal 1st mort .....	\$5,000	\$5,250
Broadway and 7th Avenue R. R., 1st mort ...	21,000	22,470
Central Pacific R. R., California and Oregon Div., 1st mort.....	25,000	26,250
Rome, Watertown and Ogdensburg, 1st mtg. Mil., Lake Shore and Western, Michigan Div., 1st mort.....	5,000	5,150
Midland of New Jersey, 1st mort .....	5,000	5,500
Denver and Rio Grande, 1st mort.....	10,000	7,900
West Shore R. R., 1st mort .....	20,000	20,400

## Stocks.

N. Y., Lackawanna and Western R. R.....	10,000	10,500
Chicago, Rock Island and Pacific R. R.....	22,000	24,860
Chicago, St. Paul, Minn. and Omaha pref'd ..	20,000	21,400
Delaware and Hudson Canal .....	10,000	10,300
N. Y., C. & H. R. R. R.....	60,000	65,400
Long Island R. R .....	10,000	9,100
Chicago and Northwestern.....	10,000	10,800
Chicago, Mil. & St. Paul R. R., preferred.....	10,000	11,300

\$248,000

\$262,330

Amount loaned on stocks and bonds as collateral.....	\$9,300 00
Market value of collaterals.....	\$15,510 00
Cash on hand and in bank.....	31,559 07
Interest due and accrued on stocks not included in market value.....	385 00
Interest due and accrued on collateral loans.....	279 00
Gross premiums in course of collection not more than three months due.....	40,424 40
All other property, viz: Due for re-insurance on losses paid, \$84.74; other property, \$2,000.00.....	2,381 74
Aggregate amount of all available assets.....	<u>\$792,220 85</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$52,658 16
Unearned premiums at 50 per cent. on fire risks under one year.....	\$164,911 60
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	80,995 29
Amount of unearned premiums on all outstanding risks.....	245,906 89
All other demands against the company.....	1,801 08
Gross liabilities, except capital stock.....	<u>\$300,366 13</u>
Surplus as regards policyholders.....	\$491,854 72
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	<u>\$191,854 72</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$506,093 57
Deduct re-insurance, rebate and return premiums.....	65,177 09
Net cash received for premiums during the year.....	\$440,916 48
Interest on bonds and mortgages.....	2,209 60
Interest and dividends from all other sources.....	29,481 68
Received during the year, in cash.....	<u>\$472,607 76</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$266,930 98
Cash dividends paid.....	36,000 00
Commissions and brokerage.....	126,151 43
Salaries, fees and wages.....	41,380 00
State, national and local taxes.....	7,600 10
All other payments.....	32,910 05
Expenditures during the year, in cash.....	<u>\$510,972 56</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$60,652,012	\$471,802 43
Written or renewed during the year.....	108,393,628	507,372 71
Total.....	\$169,045,640	\$979,175 14
Deduct those expired and marked off as terminated.....	90,757,810	475,437 44
In force at the end of the year.....	\$78,287,830	\$503,737 70
Deduct amount re-insured.....	5,098,024	49,782 64
Net amount in force December 31, 1887.....	<u>\$73,189,806</u>	<u>\$453,955 06</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$49,731,280	\$329,823 20
More than <i>one</i> and not more than <i>three</i> years to run.....	20,155,417	100,247 32
More than three years to run.....	3,303,109	23,884 54
Net amount in force December 31, 1887.....	<u>\$73,189,806</u>	<u>\$453,955 06</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$7,364,945 08
Total losses paid from organization to date.....	3,472,016 98
Total losses incurred during the year.....	282,672 95
Total cash dividends declared since the company commenced business..	<u>2,816,500 00</u>



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,373,566 00
Premiums received, fire.....	21,372 30
Losses paid, fire.....	19,610 58
Losses incurred, fire.....	19,226 72

## NEW YORK EQUITABLE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business August, 1823; commenced business in Illinois, April 9, 1883.]

JOHN MILLER, PRESIDENT.

CHARLES L. GUNN, SECRETARY.

ROBERT A. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$210,000 00
Capital stock paid up in cash.....	210,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$27,800 00
Interest due and accrued on bond and mortgage loans.....	241 34
Total value of mortgaged premises.....	\$75,000 00
Market value of United States bonds owned by the company, par value.....	422,000 00
Cash on hand and in bank.....	30,574 51
Gross premiums in course of collection not more than three months due.....	1,449 14
Aggregate amount of all available assets.....	\$549,019 99

## LIABILITIES.

Net amount of unpaid losses.....	\$3,270 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$20,768 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	10,116 99
Amount of unearned premiums on all outstanding risks.....	30,885 15
Due and accrued for salaries and other miscellaneous expenses.....	600 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$211.13; return premiums, \$14.52.....	225 65
Gross liabilities, except capital stock.....	\$34,980 80
Surplus as regards policyholders.....	\$514,039 19
Amount of capital stock paid up.....	210,000 00
Surplus over paid up capital.....	\$304,039 19

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$56,598 56	
Deduct re-insurance, rebate and return premiums .....	5,269 20	
Net cash received for premiums during the year .....		\$51,329 36
Interest on bonds and mortgages.....		1,676 50
Interest and dividends from all other sources.....		18,610 69
Received during the year in cash .....		<u>\$71,616 55</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$23,299 37
Cash dividends paid.....	21,000 00
Commission and brokerage.....	8,644 49
Salaries, fees and wages.....	14,940 00
State, national and local taxes.....	781 89
All other payments.....	7,874 58
Expenditures during the year, in cash .....	<u>\$76,640 33</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$10,672,100	\$57,760 79
Written or renewed during the year.....	9,933,945	56,598 56
Total.....	\$20,606,045	\$114,359 35
Deduct those expired and marked off as terminated.....	10,103,445	52,670 27
In force at the end of the year.....	\$10,502,600	\$61,689 08
Deduct amount re-insured.....	390,791	1,594 15
Net amount in force December 31, 1887.....	<u>\$10,111,809</u>	<u>\$60,094 93</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$7,959,310	\$41,536 31
More than <i>one</i> and not more than <i>three</i> years to run.....	2,402,740	18,093 74
More than three years to run.....	140,550	2,059 03
Net amount in force December 31, 1887 .....	<u>\$10,502,600</u>	<u>\$61,689 08</u>

## GENERAL INTERROGATORIES.

Total premiums received from re-organization of company In 1836 to date	\$3,797,484 00
Total losses paid from re-organization in 1836 to date .....	1,802,787 00
Total losses incurred during the year.....	26,669 37
Total cash dividends declared since the company commenced business..	<u>1,720,050 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,526,080 83
Premiums received, fire.....	14,403 85
Losses paid, fire.....	4,257 07
Losses incurred, fire.....	<u>6,817 07</u>

# NEW YORK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business December 22, 1832; commenced business in Illinois September 16, 1880.]

DANIEL UNDERHILL, PRESIDENT.

AUGUSTUS COLSON, SECRETARY.

GRANGER SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$108,400 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	41,150 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,800 is in process of foreclosure) .....	1,800 00
Interest due and accrued on bond and mortgage loans .....	1,269 63
Total value of mortgaged premises .....	\$101,000 00
Market value of United States bonds owned by the company, par value .....	125,000 00
Market value of other stocks and bonds owned by the company, viz .....	149,825 00

Bonds.	Par value.	Market value.
Long Island City .....	\$10,500 00	\$11,400 00
N. Y., West Shore and Buffalo R. R. ....	5,000 00	5,000 00
Rome, Watertown and Ogdensburg R. R. ....	5,000 00	5,100 00

Stocks.	Par value.	Market value.
N. Y., Lackawana and Western R. R. ....	15,000 00	15,393 75
People's Bank .....	2,825 00	5,085 00
Tradesman's Bank .....	3,680 00	3,827 20
Mechanics' Bank .....	1,175 00	1,880 00
	\$43,180 00	\$47,685 95

Amount loaned on stocks and bonds as collateral .....	750 00
Market value of collaterals .....	\$1,200 00
Cash on hand and in bank .....	9,241 94
Interest due and accrued on stocks not included in market value .....	818 15
Interest due and accrued on collateral loans .....	43 75
Gross premiums in course of collection not more than three months due .....	17,178 54
All other property, viz: rents due and accrued; \$957.00; due for re-insurance on losses paid, \$1,423.00 .....	2,380 00

Aggregate amount of all available assets .....	\$380,542 96
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## LIABILITIES.

Net amount of unpaid losses .....	\$30,292 77
Unearned premiums at 50 per cent. on fire risks under one year .....	\$67,950 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	14,959 49
Amount of unearned premiums on all outstanding risks .....	82,909 49
Due and accrued for miscellaneous expenses .....	250 00

Due and to become due for borrowed money.....	\$11,000 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$3,435 00; interest on borrowed money, \$228.18.....	3,663 18
Gross liabilities, except capital stock.....	\$128,115 44
Surplus as regards policyholders.....	\$252,427 52
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$52,427 52

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$170,102 63	
Deduct re-insurance, rebate and return premiums.....	14,597 01	
Net cash received for premiums during the year.....		\$155,505 62
Interest on bonds and mortgages.....		2,661 18
Interest and dividends from all other sources.....		8,401 80
Income from all other sources.....		5,167 14
Received during the year in cash.....		\$171,735 74

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$113,745 85	
Cash dividends paid.....		16,000 00
Commissions and brokerage.....		35,313 76
Salaries, fees and wages.....		21,322 02
State, national and local taxes.....		2,480 74
All other payments.....		4,981 06
Expenditures during the year, in cash.....		\$193,843 43

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$15,942,593	\$136,962 86
Written or renewed during the year.....	15,442,946	183,254 00
Total.....	\$31,385,539	\$320,216 86
Deduct those expired and marked off as terminated.....	17,567,993	157,095 00
In force at the end of the year.....	\$13,817,546	\$163,121 86
Deduct amount re-insured.....	78,937	528 00
Net amount in force December 31, 1887.....	\$13,738,619	\$162,593 86

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,296,419	\$135,900 86
More than <i>one</i> and not more than <i>three</i> years to run.....	2,719,000	19,988 00
More than three years to run.....	723,200	6,705 00
Net amount in force December 31, 1887.....	\$13,738,619	\$162,593 86

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,571,972 00
Total losses paid from organization to date.....	1,908,676 00
Total losses incurred during the year.....	130,127 00
Total cash dividends declared since the company commenced business...	1,402,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,647,758 00
Premiums received, fire.....	19,102 55
Losses paid, fire.....	8,921 00
Losses incurred, fire.....	13,514 00



# NIAGARA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at New York, N. Y.; commenced business August, 1850; commenced business in Illinois January 24, 1857.]

PETER NOTMAN, PRESIDENT.

WEST POLLOCK, SECRETARY.

I. S. BLACKWELDER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$506,751 24
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	43,300 00
Interest due and accrued on bond and mortgage loans.....	1,299 00
Total value of mortgaged premises .....	\$102,500 00
Market value of United States bonds owned by the company, par value.....	598,000 00
Market value of other stocks and bonds owned by the company, viz.....	752,397 50
	553,627 30

### Bonds.

Par value. Market value.

Jersey City .....	\$50,000 00	\$57,910 00
N. Y., Chicago and St. Louis R. R., 4s.....	56,000 00	48,440 00
Albany and Susquehanna R. R., 1st mort., 7s.....	50,000 00	66,500 00
Lake Erie and Western R. R., 5s.....	50,000 00	52,000 00
Chicago, Milwaukee and St. Paul R. R., 6s.....	50,000 00	57,000 00
Fremont, Elkhorn and Mo. Valley R. R., 6s.....	40,000 00	47,400 00
James River Railway, guaranteed.....	25,000 00	26,250 00
New York Elevated Ry., 7s.....	20,000 00	24,000 00
Morris and Essex Ry., 7s.....	21,000 00	27,930 00
Chateaugay Iron Ore Co., 6s.....	25,000 00	26,000 00
Wichita, Kansas, City, 8s.....	3,281 30	3,281 30
St. Paul, Minn., Gas Light Co., 6s.....	15,000 00	16,200 00
Town of Lake, Ill., Gas Co., 6s.....	20,000 00	20,600 00

### Stocks.

Toledo, Ohio, Central R. R. Co.....	6,250 00	3,125 00
Long Island Ry. Co.....	20,000 00	18,000 00
American Exchange National Bank.....	35,100 00	49,491 00
Western National Bank.....	10,000 00	9,500 00

\$496,631 30      \$553,627 30

Amount loaned on stocks and bonds as collateral .....	40,150 00
Market value of collateral.....	\$74,325 00
Cash on hand and in bank.....	157,683 99
Interest due and accrued on stocks not included in market value.....	8,483 75
Interest due and accrued on collateral loans.....	953 11
Gross premiums in course of collection not more than three months due.	158,841 83
All other property, viz: Rents due and accrued, \$3,030.91; due for re-insurance on losses paid, \$10,678.72; interest not otherwise entered, \$294.15.	14,003 78

Total.....	\$2,237,491 50
Less special deposits to secure liabilities in Georgia and Virginia.....	63,125 00

Aggregate amount of all available assets ..... \$2,174,366 50

## LIABILITIES.

Net amount of unpaid losses.....		\$192,960 03
Unearned premiums at 50 per cent. on fire risks under one year.....	\$584,330 57	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	598,476 71	
Amount of unearned premiums on all outstanding risks.....		1,182,807 28
Cash dividends unpaid.....		786 00
All other demands against the company.....		25,000 00
Total.....		\$1,401,553 31
Less liabilities secured by special deposits, unpaid losses, \$8,796.22; unearned premiums, \$22,273.32.....		31,069 54
Gross liabilities, except capital stock.....		\$1,370,483 77
Surplus as regards policyholders.....		\$803,882 73
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		\$303,882 73

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$2,134,484 11	
Deduct re-insurance, rebate and return premiums.....	577,935 59	
Net cash received for premiums during the year.....		\$1,556,548 52
Interest on bonds and mortgages.....		2,446 67
Interest and dividends from all other sources.....		72,074 16
Income from all other sources.....		15,960 41
Received during the year, in cash.....		\$1,647,029 76

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$974,743 09
Cash dividends paid.....		49,632 50
Commissions and brokerage.....		256,173 76
Salaries, fees and wages.....		123,200 00
State, national and local taxes.....		45,419 41
All other payments.....		163,222 96
Expenditures during the year, in cash.....		\$1,612,391 72

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$256,815,736	\$2,315,577 90
Written or renewed during the year.....	242,168,698	2,095,804 81
Total.....	\$498,984,434	\$4,411,382 71
Deduct those expired and marked off as terminated.....	202,485,224	1,851,476 89
In force at the end of the year.....	\$296,499,210	\$2,559,905 82
Deduct amount re-insured.....	38,107,059	303,379 37
Net amount in force December 31, 1887.....	\$258,392,151	\$2,256,526 45

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$113,956,141	\$1,168,661 13
More than <i>one</i> and not more than <i>three</i> years to run.....	103,083,675	681,506 74
More than three years to run.....	41,352,335	406,358 58
Net amount in force December 31, 1887.....	\$258,392,151	\$2,256,526 45

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$23,217,315 38
Total losses paid from organization to date.....	11,927,476 21
Total losses incurred during the year.....	930,425 29
Total cash dividends declared since the company commenced business..	1,984,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$4,440,907 00
Premiums received, fire .....	100,104 11
Losses paid, fire .....	44,353 48
Losses incurred, fire .....	48,332 02

## NORTH RIVER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business March 6, 1882; commenced business in Illinois, January 24, 1887.]

JOHN B. HALL, PRESIDENT.

FREDERICK H. CRUM, SECRETARY.

R. W. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$350,000 00
Capital stock paid up in cash .....	350,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$36,365 28
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	96,050 00
Interest due and accrued on bond and mortgage loans .....	1,953 50
Total value of mortgaged premises .....	\$215,600 00
Market value of United States bonds owned by the company, par value .....	230,000 00
Amount loaned on stocks and bonds as collateral .....	275,250 00
Market value of collaterals .....	20,400 00
Cash on hand and in bank .....	\$34,657 00
Interest due and accrued on stocks not included in market value .....	17,680 37
Interest due and accrued on collateral loans .....	281 25
Gross premiums in course of collection not more than three months due .....	340 00
All other property, viz: due for re-insurance on losses paid .....	10,252 76
	39 06
Aggregate amount of all available assets .....	\$458,612 22

## LIABILITIES.

Net amount of unpaid losses .....	\$5,421 40
Unearned premiums at 50 per cent. on fire risks under one year .....	\$30,485 43
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	9,519 84
Amount of unearned premiums on all outstanding risks .....	40,005 27
Cash dividends unpaid .....	1,655 00
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers .....	1,701 80
Gross liabilities, except capital stock .....	\$48,783 47
Surplus as regards policyholders .....	\$409,828 75
Amount of capital stock paid up .....	350,000 00
Surplus over paid up capital .....	\$59,828 75

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$68,727 31	
Deduct re-insurance, rebate and return premiums .....	4,617 52	
Net cash received for premiums during theyear .....		\$64,109 79
Interest on bonds and mortgages .....		6,852 23
Interest and dividends from all other sources .....		10,712 25
Income from all other sources .....		1,650 00
Received during the year, in cash .....		<u>\$83,324 27</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$22,022 54
Cash dividends paid .....	27,898 00
Commissions and brokerage .....	12,587 75
Salaries, fees and wages .....	9,343 28
State, national and local taxes .....	2,067 68
All other payments .....	8,325 68
Expenditures during the year, in cash .....	<u>\$82,244 93</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$7,809,543	\$44,152 95
Written or renewed during the year .....	11,478,947	75,223 30
Total .....	\$19,288,490	\$119,376 25
Deduct those expired and marked off as terminated ....	8,188,563	43,634 01
In force at the end of the year .....	\$11,099,927	\$75,742 24
Deduct amount re-insured .....	254,443	1,814 88
Net amount in force December 31, 1887 .....	<u>\$10,845,484</u>	<u>\$73,927 36</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$8,883,883	\$60,970 86
More than <i>one</i> and not more than <i>three</i> years to run .....	1,673,672	10,547 39
More than three years to run .....	287,929	2,409 11
Net amount in force December 31, 1887 .....	<u>\$10,845,484</u>	<u>\$73,927 36</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$3,188,145 62
Total losses paid from organization to date .....	1,286,610 48
Total losses incurred during the year .....	24,396 04
Total cash dividends declared since the company commenced business ..	<u>2,394,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$893,220 07
Premiums received, fire .....	8,760 46
Losses paid, fire .....	714 31
Losses incurred, fire .....	<u>714 31</u>



## NORTHWESTERN NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Milwaukee, Wis.; commenced business July 1, 1869; commenced business in Illinois February 4, 1871.]

ALFRED JAMES, PRESIDENT.

JOHN P. MCGREGOR, SECRETARY.

JOHN CAMERON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash.....	600,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		\$304,000 00
Interest due and accrued on bond and mortgage loans.....		2,916 25
Total value of mortgaged premises.....	\$975,000 00	
Market value of United States bonds owned by the company, par value.....	\$420,000 00	\$532,340 00
Market value of other stocks and bonds owned by the company, viz:.....		360,370 00

## Bonds.

## Par value. Market value.

Chicago, Mil. and St. Paul Ry., 1st mort., Chicago Div., 7s.....	\$150,000 00	\$193,500 00
Chicago, Mil. and St. Paul Ry., 1st mort., P. Du Ch. Div., 8s.....	15,000 00	19,950 00
Milwaukee City, 4s.....	129,000 00	129,000 00
water, 7s.....	4,000 00	4,480 00
County.....	12,000 00	13,440 00
	\$310,000 00	\$360,370 00

Cash on hand and in bank.....	154,881 52
Interest accrued on bonds not included in market value.....	500 00
Net premiums in course of collection not more than three months due.....	34,852 30

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Salvage claims .....	\$1,500 00
Board of Trade memberships .....	2,200 00
Total.....	\$3,700 00
Aggregate amount of all available assets.....	\$1,389,860 07

## LIABILITIES.

Net amount of unpaid losses.....		\$40,618 76
Unearned premiums at 50 per cent. on fire risks under one year.....	\$150,615 75	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	313,321 77	
Unearned premiums at 50 per cent. on inland navigation risks.....	Estimated ....	500 00
Unearned premiums at 100 per cent. on marine risks.....		
Amount of unearned premiums on all outstanding risks.....		464,437 52
All other demands against the company, viz: Due insurance company's, \$3,931.80; due attorneys, \$187.50 .....		4,119 30
Gross liabilities, except capital stock .....		\$515,175 58

Surplus as regards policyholders.....	\$874,684 49
Amount of capital stock paid up.....	600,000 00
Surplus over paid up capital.....	<u>\$274,684 49</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$577,254 78	\$21,347 20	
Deduct re-insurance, rebate and return pre- miums.....	64,591 69	9,036 81	
Net cash received for premiums during the year.....	512,663 09	12,310 39	\$524,973 48
Interest on bonds and mortgages.....			16,585 66
Interest and dividends from all other sources .....			<u>39,292 90</u>
Received during the year in cash .....			<u>\$580,852 04</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$255,602 59	
Net amount paid for marine and inland losses .....	14,111 99	\$269,714 58
Cash dividends paid.....		60,000 00
Commissions and brokerage.....		78,233 78
Salaries fees and wages.....		53,739 43
State, national and local taxes.....		12,653 49
All other payments.....		<u>49,170 19</u>
Expenditures during the year, in cash .....		<u>\$523,511 47</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$66,535,714	\$805,944 53
Written or renewed during the year.....	53,147,833	579,710 25
Total.....	\$119,683,547	\$1,385,654 78
Deduct those expired and marked off as terminated.....	47,808,993	499,638 67
In force at the end of the year.....	\$71,874,554	\$886,016 11
Deduct amount re-insured.....	679,527	8,641 32
Net amount in force December 31, 1887 .....	<u>\$71,195,027</u>	<u>\$877,374 79</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$23,520,024	\$301,231 51
More than <i>one</i> and not more than <i>three</i> years to run.....	32,476,966	358,213 03
More than three years to run .....	15,198,037	217,930 25
Net amount in force December 31, 1887.....	<u>\$71,195,027</u>	<u>\$877,374 79</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$250,000	\$1,000 00
Written during the year.....	4,829,411	21,347 20
Total.....	\$5,079,411	\$22,347 20
Deduct those expired and marked off as terminated.....	4,954,411	21,847 20
In force December 31, 1887.....	<u>\$125,000</u>	<u>\$500 00</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$7,217,811 91
Total losses paid from organization to date .....	3,878,820 41
Total losses incurred during the year .....	270,972 37
Total cash dividends declared since the company commenced business ..	747,000 00
Total dividends declared payable in stock from organization. ....	<u>174,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$12,139,485; marine and inland, \$478,684.00 .....	\$12,618,169 00
Premiums received, fire, \$95,576 10; marine and inland, \$2,020.19 .....	97,596 29
Losses paid fire, \$31,242.29; marine and inland, \$6.22 .....	31,248 51
Losses incurred, fire, \$31,121.74; marine and inland, \$6.22 .....	31,127 96

## ORIENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business January, 1872; commenced business in Illinois January 12, 1872.]

CHARLES B. WHITING, PRESIDENT.

GEORGE B. BODWELL, SECRETARY.

ROCKWOOD W. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$2,000,000 00
Capital stock paid up in cash .....	1,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$12,745 78
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	255,919 00
Interest due and accrued on bond and mortgage loans .....	4,483 03
Total value of mortgaged premises .....	\$768,830 00
Market value of stocks and bonds owned by the company, viz: .....	1,113,687 81

Stocks.	Par value	Market value.
American National Bank, Hartford .....	\$25,200 00	\$34,020 00
Ætna National Bank, Hartford .....	12,200 00	13,420 00
Charter Oak National Bank, Hartford .....	13,000 00	14,040 00
Farmers' and Mechanics' National Bank, Hartford .....	10,000 00	10,800 00
Mercantile National Bank, Hartford .....	15,200 00	13,680 00
Phoenix National Bank, Hartford .....	6,200 00	7,812 00
Exchange National Bank, Hartford .....	9,300 00	12,090 00
City National Bank, Hartford .....	10,500 00	9,975 00
First National Bank, Hartford .....	7,100 00	7,100 00
Hartford National Bank, Hartford .....	100,000 00	158,000 00
Conn. Trust and Safe Deposit Co., Hartford .....	10,000 00	14,000 00
Thames Trust and Safe Deposit Co., Norwich .....	20,000 00	29,000 00
First Trust and Safe Deposit Co., Norwich .....	10,000 00	11,500 00
Rockville Trust and Safe Deposit Co., Rockville .....	600 00	780 00
Metropolitan Trust and Safe Deposit Co., New York .....	7,500 00	1,500 00
Mechanics' Trust and Safe Deposit Co., N.Y .....	7,550 00	12,835 00
N. Y., N. H. and Hartford R. R. Co. ....	30,000 00	66,000 00
Naugatuck R. R. Co. ....	3,000 00	6,900 00
Housatonic R. R. Co., (preferred) .....	5,000 00	7,100 00
N. Y., C. & H. R. R. Co. ....	20,000 00	21,800 00
Union Pacific R. R. Co. ....	5,000 00	2,875 00
Central Pacific R. R. Co. ....	10,000 00	3,350 00
Cleveland and Pittsburgh R. R. Co. ....	20,000 00	30,600 00
Chicago, Burlington and Quincy R. R. ....	11,000 00	14,300 00
Chicago, Burlington and Northern R. R. Co. ....	900 00	810 00

## Bonds.

Par value. Market value.

Georgia State, 4½s.....	25,000 00	26,875 00
Vermont Valley R. R. Co., 5s.....	25,000 00	28,750 00
St. Johnsbury and L. Champlain R. R. Co., 6s.....	15,000 00	17,550 00
Pittsburgh, Cleveland and Toledo, 6s.....	10,000 00	11,000 00
Kansas Pacific (1st consolidated), 6s.....	10,000 00	10,150 00
Cleveland, Col., Cin. and Ind. Ry. Co., 7s.....	25,000 00	30,250 00
Cleveland, Col., Cin. and Ind. Ry. Co., 6s.....	10,000 00	11,000 00
Morris and Essex R. R. (1st consol.), 7s.....	10,000 00	13,400 00
Chicago, M. & St. P. R. R. I. & D. ext., 7s.....	20,000 00	25,200 00
Dayton and Michigan R. R. Co., 5s.....	25,000 00	27,000 00
Terre Haute and Logansport R. R., 6s.....	10,000 00	11,000 00
Chicago, Burlington and Northern R. R., 5s.....	1,500 00	1,575 00
Ohio and West Virginia, 7s.....	3,000 00	3,570 00
Columbus and Toledo, 7s.....	11,000 00	13,310 00
Cincinnati, Van Wert and Michigan R. R., 6s.....	10,000 00	11,000 00
Missouri, Kansas and Texas R. R., 7s.....	15,000 00	16,050 00
East Tenn., Virginia and Georgia R. R., 5s.....	15,000 00	14,325 00
Gulf, Colorado and Santa Fe R. R., 7s.....	10,000 00	12,125 00
Atlantic Dock Co., 5s.....	9,000 00	9,900 00
Town of Hartford, Conn., 4½s.....	5,000 00	5,500 00
Town of Windsor Locks, Conn., 5s.....	9,500 00	9,500 00
Town of Thomaston, Conn., 4s.....	15,000 00	15,750 00
Town of Pawtucket, R. I., 7s.....	25,000 00	30,500 00
Town of Merrill, Wis., 7s.....	4,000 00	4,200 00
City of Lockport, N. Y., 7s.....	10,000 00	13,000 00
City of Washington, Ind., 8s.....	5,000 00	5,850 00
City of Indianapolis, Ind., 6s.....	20,000 00	23,200 00
City of Evansville, Ind., 7s.....	15,000 00	13,500 00
City of New Brunswick, N. J., 6s.....	10,000 00	10,500 00
City of Council Bluffs Ia., 6s.....	5,000 00	5,500 00
County of Coffey, Kan., 6s.....	10,000 00	11,200 00
County of Wapello, Iowa, 6s.....	10,000 00	10,600 00
County of Lyon, Iowa, 6s.....	10,000 00	10,000 00
County of Dickinson, Kan., 6s.....	10,000 00	10,000 00
Mason and Tazewell District, Ill., 7s.....	20,000 00	22,000 00
Rutland and Grafton District, Ill., 6s.....	10,000 00	10,300 00
First Baptist Church, Nashville, Tenn., 6s.....	20,000 00	20,000 00
Medicine Lodge Township, Barber Co., Kan., 6s.....	5,000 00	5,350 00
Bethany Township, Osborne Co., Kan., 6s.....	4,000 00	4,280 00
Buckeye Township, Ottawa Co., Kan., 8s.....	2,955 00	3,191 40
Oswego Township, Labette Co., Kan., 6s.....	5,000 00	5,100 00
School District No. 4, Salamanca, N. Y., 6s.....	13,000 00	14,170 00
Kansas School, 6s.....	14,297 00	14,725 91
Nebraska school, 7s.....	14,325 00	15,184 50
Nebraska School, 6s.....	300 00	309 00
Dakota School, 8s.....	4,500 00	5,085 00
Dakota School, 7s.....	7,500 00	7,950 00
Minnesota School, 6s.....	8,500 00	8,925 00

\$921,627 00 \$1,113,687 81

Amount loaned on stocks and bonds as collateral.....	75,540 00
Market value of collaterals.....	\$132,242 00
Cash on hand and in bank.....	65,558 53
Interest due and accrued on stocks and bonds not included in market value.....	16,698 91
Interest due and accrued on collateral loans.....	1,263 46
Gross premiums in course of collection not more than three months due.....	121,412 90
All other property, viz: rents due and accrued.....	383 00
Total.....	\$1,667,692 42
Less special deposit to secure liabilities in Georgia.....	26,875 00
Aggregate amount of all available assets.....	\$1,640,817 42

## LIABILITIES.

Net amount of unpaid losses.....	\$66,220 54
Unearned premiums at 50 per cent on fire risks under one year.....	\$246,869 08
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	185,160 28
Amount of unearned premiums on all outstanding risks.....	432,029 36
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	26,316 66
Total.....	\$524,566 56
Less liabilities secured by special deposits, unearned premiums.....	2,793 09
Gross liabilities, except capital stock.....	\$521,773 47



Surplus as regards policyholders .....	\$1,119,043 95
Amount of capital stock paid up.....	1,000,000 00
Surplus over paid up capital.....	<u>\$119,043 95</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$804,118 23	
Deduct re-insurance, rebate and return premiums .....	145,762 30	
Net cash received for premiums during the year .....		\$658,355 93
Interest on bonds and mortgages.....		16,777 15
Interest and dividends from all other sources .....		60,529 51
Income from all other sources.....		389 60
Received during the year, in cash.....		<u>\$736,052 19</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses. ....	\$434,255 46
Cash dividends paid.....	30,000 00
Commissions and brokerage.....	112,484 13
Salaries, fees and wages.....	51,438 66
State, national and local taxes.....	17,563 37
All other payments.....	60,601 79
Expenditures during the year, in cash .....	<u>\$706,343 41</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$59,185,577	\$750,452 94
Written or renewed during the year.....	62,149,773	813,967 35
Total.....	\$121,335,350	\$1,564,420 29
Deduct those expired and marked off as terminated.....	51,120,252	708,476 59
In force at the end of the year .....	\$70,215,098	\$855,943 70
Deduct amount re-insured.....	2,047,310	24,663 84
Net amount in force December 31, 1887 .....	<u>\$68,167,788</u>	<u>\$831,279 86</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$37,695,726	\$493,738 16
More than <i>one</i> and not more than <i>three</i> years to run.....	20,680,984	219,283 77
More than three years to run.....	9,791,078	118,257 93
Net amount in force December 31, 1887.....	<u>\$68,167,788</u>	<u>\$831,279 86</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,148,788 48
Total losses paid from organization to date .....	3,726,670 89
Total losses incurred during the year .....	420,120 93
Total cash dividends declared since the company commenced business..	685,000 00
Total dividends declared payable in stock from organization .....	<u>100,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$6,107,796 00
Premiums received, fire .....	63,480 53
Losses paid, fire .....	29,902 78
Losses incurred, fire .....	<u>35,355 94</u>

## PACIFIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 29, 1851; commenced  
business in Illinois February 13, 1877.]

THOMAS F. JEREMIAH, PRESIDENT.

FRANK T. STINSON, SECRETARY.

H. J. STRAIGHT AND E. W. LYMAN, ATTORNEYS IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	<u>200,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$70,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	128,600 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$800.00 is in process of foreclosure) .....	800 00
Interest due and accrued on bond and mortgage loans .....	1,222 57
Total value of mortgaged premises .....	\$297,800 00
Market value of United States bonds owned by the com- pany, par value .....	186,000 00
Market value of other stocks and bonds owned by the company, viz: .....	232,637 50
	<u>251,160 00</u>

	Par value.	Market value.
New York City bonds, 3s .....	\$222,000 00	\$228,660 00
Broadway and 7th Ave. R. R. Co. bonds, 5s ..	10,000 00	10,500 00
Syracuse, Binghampton and N. Y. R. R. Co. Bonds, 7s .....	5,000 00	6,575 00
N. Y. Central and H. R. R. Co. stock .....	5,000 00	5,425 00
	<u>\$242,000 00</u>	<u>\$251,160 00</u>

Amount loaned on stocks and bonds as collateral .....	800 00
Market value of collaterals .....	\$1,220 00
Cash on hand and in bank .....	14,598 71
Interest due and accrued on stocks not included in market value .....	3,247 50
Interest due and accrued on collateral loans .....	6 00
Gross premiums in course of collection not more than three months due ..	25,247 92
All other property, viz: rents due and accrued, \$208.33; due for re-insur- ance on losses paid, \$2,100 .....	<u>2,308 33</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$1,060 45
Aggregate amount of all available assets .....	<u>\$730,628 53</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$26,950 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$93,328 77	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	65,607 57	
Amount of unearned premiums on all outstanding risks .....		158,936 34
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....		6,311 98
Gross liabilities, except capital stock .....		<u>\$192,198 32</u>
Surplus as regards policyholders .....		\$538,430 21
Amount of capital stock paid up.....		<u>200,000 00</u>
Surplus over paid up capital .....		<u>\$338,430 21</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$271,649 62	
Deduct re-insurance, rebate and return premiums .....	53,144 40	
Net cash received for premiums during the year .....		\$218,505 22
Interest on bonds and mortgages .....		6,837 80
Interest and dividends from all other sources .....		17,817 30
Income from all other sources .....		<u>1,649 99</u>
Received during the year, in cash.....		<u>\$244,810 31</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....		\$156,048 75
Cash dividends paid.....		24,000 00
Commissions and brokerage.....		43,872 02
Salaries, fees and wages.....		27,179 66
State, national and local taxes.....		5,607 90
All other payments.....		<u>14,351 25</u>
Expenditures during the year, in cash .....		<u>\$271,059 58</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$38,289,217	\$308,383 78
Written or renewed during the year.....	33,645,917	272,133 98
Total.....	<u>\$71,935,134</u>	<u>\$580,517 76</u>
Deduct those expired and marked off as terminated.....	32,236,483	253,501 61
In force at the end of the year.....	<u>\$39,698,651</u>	<u>\$327,016 15</u>
Deduct amount re-insured.....	1,558,263	15,239 62
Net amount in force December 31, 1887 .....	<u>\$38,140,388</u>	<u>\$311,776 53</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$22,395,200	\$186,657 54
More than <i>one</i> and not more than <i>three</i> years to run.....	11,949,662	88,334 19
More than three years to run.....	<u>3,795,526</u>	<u>36,784 80</u>
Net amount in force December 31, 1887.....	<u>\$38,140,388</u>	<u>\$311,776 53</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$5,073,243 16
Total losses paid from organization to date.....	2,489,852 46
Total losses incurred during the year.....	164,473 96
Total cash dividends declared since the company commenced business..	<u>1,224,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,204,896 00
Premiums received, fire.....	21,260 93
Losses paid, fire.....	9,830 32
Losses incurred, fire.....	12,264 74

## PARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business March, 1853; commenced business in Illinois February 13, 1877.]

WILLIAM JAFFRAY, PRESIDENT.

WILLIAM VALENTINE, SECRETARY.

FRANCIS P. FISHER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$185,000 00	\$231,250 00
Cash on hand and in bank.....		814 14
Interest due and accrued on stocks not included in market value.....		5,550 00
Gross premiums in course of collection not more than three months due.....		6,075 09
Aggregate amount of all available assets .....		\$243,689 23

## LIABILITIES.

Net amount of unpaid losses.....		\$3,500 00
Unearned premiums at 50 per cent. on fire risks under one year .....	\$19,369 32	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	7,477 28	
Amount of unearned premiums on all outstanding risks .....		26,846 60
Due and to become due for borrowed money.....		2,000 00
All other demands against the company, viz: Rent.....		666 66
Gross liabilities, except capital stock .....		\$33,013 26
Surplus as regards policyholders .....		\$210,675 97
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$10,675 97



## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year .....	\$48,282 12
Deduct re-insurance, rebate and return premiums.....	3,641 95
Net cash received for premiums during the year.....	\$44,640 17
Interest and dividends from all sources .....	12,000 00
Income from all other sources.....	200 00
Received during the year in cash .....	<u>\$56,840 17</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$31,662 31
Cash dividends paid.....	17,000 00
Commissions and brokerage.....	7,904 37
Salaries, fees and wages .....	9,350 16
State, national and local taxes.....	293 32
All other payments.....	4,860 72
Expenditures during the year in cash.....	<u>\$71,070 88</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$9,230,030	\$60,068 81
Written or renewed during the year.....	8,674,241	48,557 58
Total.....	<u>\$17,904,271</u>	<u>\$108,626 39</u>
Deduct those expired and marked off as terminated.....	9,233,488	55,572 32
In force at the end of the year.....	<u>\$8,670,783</u>	<u>\$53,054 07</u>
Deduct amount re-insured.....	169,750	525 61
Net amount in force December 31, 1887.....	<u>\$8,501,033</u>	<u>\$52,528 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,480,326	\$38,738 64
More than <i>one</i> and not more than <i>three</i> years to run .....	3,174,458	14,202 93
More than three years to run.....	16,000	112 50
Net amount in force December 31, 1887.....	<u>\$8,670,784</u>	<u>\$53,054 07</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,810,520 00
Total losses paid from organization to date.....	1,384,595 00
Total losses incurred during the year .....	33,962 00
Total cash dividends declared since the company commenced business..	<u>821,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$487,359 00
Premiums received, fire .....	4,262 03
Losses paid, fire .....	2,371 91
Losses incurred, fire.....	<u>2,371 91</u>

# PENNSYLVANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business April, 1825; commenced business in Illinois October 2, 1872.]

JOHN DEVEREUX, PRESIDENT.

JOHN L. THOMSON, SECRETARY.

HERBERT DARLINGTON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$155,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	347,970 00
Interest due and accrued on bond and mortgage loans.....	5,883 38
Total value of mortgaged premises.....	\$1,178,250 00
Market value of stocks and bonds owned by the company, viz:.....	1,806,574 50

## Par value. Market value.

Philadelphia city loan.....	\$50,000 00	\$60,870 00
Phila., Wil. and Baltimore R. R. stock trust cert., 4s.....	100,000 00	102,000 00
Phila., Wil. and Balt. R. R. loan, 6s.....	10,000 00	10,700 00
“ “ “ “ 4s.....	15,000 00	15,000 00
Phila. and Erie R. R. gen. mort., 5s.....	75,000 00	82,687 50
Pa. R. R. consolidated loan, 5s.....	71,000 00	80,940 00
“ “ “ “ mort. loan, 6s.....	28,000 00	33,600 00
United Cos. of N. J. consol. mort. loan, 6s....	60,000 00	67,800 00
Easton and Amboy R. R. Co. consol loan, 5s....	50,000 00	56,000 00
Phila. and Reading R. R. Co. “ “ 7s.....	20,000 00	25,800 00
“ “ “ “ 1st mort “ 6s.....	17,500 00	21,700 00
“ “ “ “ gen. “ “ 6s.....	15,000 00	16,575 00
“ “ “ “ Coal and Iron Co. “ 7s.....	20,000 00	17,080 00
Lehigh Valley R. R. Co., 1st mort. loan, 6s....	33,000 00	39,270 00
“ “ “ “ const. mort. loan, 6s.....	22,000 00	28,330 00
Elmira and Williamsport R. R. Co., 1st mort. loan, 6s.....	25,000 00	30,250 00
West Jersey R. R. Co., 1st mort. loan, 7s.....	10,000 00	12,500 00
Pa. and N. Y. Canal and R. R. loan, 7s.....	24,000 00	29,520 00
Western Pa. R. R. 1st mort. loan, 6s.....	4,000 00	4,120 00
Chicago and W. Indiana R. R. loan, 6s.....	29,000 00	31,755 00
“ “ “ “ gen. mort. loan, 6s.....	20,000 00	23,000 00
Jacksonville S. E. Ry. gen. mort. loan, 6s....	30,000 00	28,500 00
Shamokin, Sunbury and Lewisburg R. R. loan, 5s.....	20,000 00	17,400 00
Corning, Cavanessque & Antrim R. R. loan, 6s	30,000 00	31,500 00
T. H. & Logansport R. R. ex. mort. loan, 6s..	50,000 00	50,000 00
N. Y. and Long Branch R. R. loan, 5s.....	25,000 00	26,125 00
Northern Pacific R. R. gen. mort. loan, 6s..	40,000 00	47,200 00
Superior St. R. R. 1st mort. loan, 6s.....	10,000 00	10,000 00
Bellefonte, Nittany and Lemont R. R. mort. loan, 6s.....	20,000 00	22,000 00
St. Paul and N. Pacific R. R. loan, 6s.....	30,000 00	35,100 00
Lehigh Valley Coal Company loan, 5s.....	25,000 00	26,250 00
P., McKeesport and Young R. R. loan, 6s.....	20,000 00	23,000 00

	Par value.	Market value.
C., C., C. & Ind. R. R. gen. mort. loan, 6s.....	\$30,000 00	\$32,700 00
Buffalo Run, Bellefonte and B. E. R. R. 1st mort. loan, 6s.....	20,000 00	20,600 00
Grand Rapids and Indiana R. R. consol. mort. loan, 5s.....	21,000 00	20,160 00
N. Y., L. E. and Western R. R. col. trust loan, 6s.....	30,000 00	30,900 00
R. R. Aid bonds, Kiowa Co., Kan., loan.....	25,000 00	24,500 00
Oregon and Pacific R. R. loan, 6s.....	20,000 00	20,000 00
Dixon Water Co. loan, 6s.....	10,000 00	11,000 00
Galesburg " " 6s.....	10,000 00	6,000 00
Knoxville " " 6s.....	15,000 00	16,500 00
United Gas Improvement Co. loan, 6s.....	30,000 00	30,600 00
Am. Steam Ship Co. of Phila. loan, 6s.....	15,000 00	16,200 00
Schuylkill Nav. Co. 1st mort loan, 6s.....	8,000 00	7,600 00
" " 2d " 6s.....	12,700 00	5,572 00
Lehigh Coal and Nav. Co. loan, 6s.....	20,000 00	22,400 00
Chesapeake and Delaware Canal Co., 1st mort. loan, 6s.....	10,000 00	9,100 00
Delaware Division Canal Co. loan, 6s.....	20,000 00	20,000 00
The Pennsylvania Co. loan, 6s.....	8,000 00	8,600 00
The Central N. J. Car Trust loan, 6s.....	2,000 00	2,000 00
The N. Y. and P. Car T. Assn. loan, 7s.....	72,000 00	54,000 00
Car Trust of New York, No. 2, 6s.....	19,000 00	15,200 00
Cent. R. R. Co. of N. J. Car T. Ass'n loan, 6s.....	6,000 00	6,000 00
Harrisburg City loan, 6s.....	18,000 00	19,840 00
Huntingdon and Broad Top Car Trust loan.....	20,000 00	20,000 00
St. Louis City loan, 6s.....	25,000 00	30,000 00
Camden County " 6s.....	12,000 00	12,380 00
Cincinnati City loan, 7 3-10s.....	38,000 00	50,540 00
" " " 7s.....	10,000 00	13,200 00
" " " 6s.....	5,000 00	5,800 00
Pittsburg City Water loan, 7s.....	50,000 00	60,710 00
City of Springfield, Ill., funding bonds, 5s.....	35,000 00	36,750 00
Newark City loan, 7s.....	20,000 00	21,500 00
Philadelphia National Bank stock.....	20,000 00	49,600 00
	<u>\$1,655,200 00</u>	<u>\$1,806,574 50</u>

Amount loaned on stocks and bonds as collateral.....	\$375,300 00
Market value of collaterals.....	\$460,194 00
Cash on hand and in bank.....	83,919 49
Interest due and accrued on collateral loans.....	2,305 60
Gross premiums in course of collection not more than three months due..	112,786 07
All other property, viz: Rents due and accrued.....	658 30
Aggregate amount of all available assets.....	<u>\$2,890,897 34</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$87,859 10
Unearned premiums at 50 per cent. on fire risks under one year.....	\$268,085 06
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	314,714 95
Amount of unearned premiums on all outstanding risks.....	582,800 01
Amount reclaimable on perpetual fire insurance policies.....	534,629 83
All other demands against the company.....	2,679 13
Gross liabilities, except capital stock.....	<u>\$1,207,968 07</u>
Surplus as regards policyholders.....	\$1,682,929 27
Amount of capital stock paid up.....	400,000 00
Surplus over paid up capital.....	<u>\$1,282,929 27</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,116,555 09
Deduct re-insurance, rebate and return premiums.....	164,094 21
Net cash received for premiums during the year.....	\$952,460 88
Interest on bonds and mortgages.....	18,163 43
Interest and dividends from all other sources.....	112,915 44
Income from all other sources.....	1,139 36
Deposit premiums received on perpetual fire risks.....	\$45,684 14
Received during the year in cash.....	<u>\$1,034,684 11</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$545,470 75
Cash dividends paid.....	50,000 00
Commissions and brokerage.....	221,638 58
Salaries, fees and wages.....	32,648 97
State, national and local taxes.....	25,886 68
All other payments.....	51,006 49
Deposit premiums returned on perpetual fire risks .....	\$10,560 86
Expenditures during the year, in cash.....	\$926,651 47

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$87,858,935	\$1,067,159 05
Written or renewed during the year.....	90,005,892	1,132,316 67
Total.....	\$177,864,827	\$2,199,475 72
Deduct those expired and marked off as terminated .....	80,870,240	1,034,250 78
In force at the end of the year.....	\$96,994,587	\$1,165,224 94
Deduct amount re-insured.....	3,945,726	55,549 12
Net amount in force December 31, 1887.....	\$93,048,861	\$1,109,675 82

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$45,790,374	\$536,170 12
More than <i>one</i> and not more than <i>three</i> years to run.....	26,412,231	304,149 16
More than three years to run .....	20,846,256	269,356 54
Net amount in force December 31, 1887.....	\$93,048,861	\$1,109,675 82

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$21,035,656	\$542,048 36
Perpetual risks written during the year.....	1,806,133	45,684 14
Total.....	\$22,841,789	\$587,732 50
Deduct those marked off as canceled .....	378,974	10,560 86
In force December 31, 1887.....	\$22,462,815	\$577,171 64
Losses incurred on perpetual risks during the year .....	\$6,833 00	
Losses paid on perpetual risks during the year .....	7,632 48	

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$15,208,686 00
Total losses paid from organization to date.....	9,524,835 00
Total losses incurred during the year.....	572,654 70
Total cash dividends declared since the company commenced business..	2,319,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$5,635,185 00
Premiums received, fire.....	65,190 65
Losses paid, fire .....	40,841 30
Losses incurred, fire.....	49,587 12



# PEOPLE'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 23, 1851; commenced business in Illinois, April 14, 1879.]

F. V. PRICE, PRESIDENT.

A. C. MILNE, SECRETARY.

EDSON W. LYMAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash .....	<u>200,000 00</u>

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$200,000 00	\$247,820 00
Market value of other stocks and bonds owned by the company, viz: ....		<u>77,430 00</u>

### Bonds.

### Par value. Market value.

Union Pacific R. R. sinking fund.....	\$16,000 00	\$18,560 00
Kansas Pacific R. R. 1st con. mort.....	20,000 00	20,400 00
International and Great No. R. R. mort.....	10,000 00	7,500 00

### Stock.

Union Pacific R. R. Co .....	\$15,000 00	\$8,700 00
National Bank of Commerce.....	10,000 00	17,000 00
People's Bank.....	2,500 00	4,500 00
Second Avenue R. R. Co.....	700 00	770 00

\$74,200 00      \$77,430 00

Amount loaned on stocks and bonds as collateral.....	3,700 00
Market value of collaterals.....	\$5,400 00
Cash on hand and in bank.....	9,155 65
Interest accrued on stocks not included in market value .....	525 00
Interest accrued on collateral loans.....	111 00
Gross premiums in course of collection not more than three months due.	<u>16,746 78</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$578 23
Aggregate amount of all available assets.....	<u>\$355,488 43</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$16,064 32
Unearned premiums at 50 per cent. on fire risks under one year.....	\$51,840 77
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	27,550 13
Amount of unearned premiums on all outstanding risks .....	<u>79,390 90</u>

Due and accrued for rent and other miscellaneous expenses.....	\$1,090 74
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$3,014.41; return premiums, \$1,087.85; re-insurance, \$646.00.....	4,748 26
Gross liabilities, except capital stock .....	<u>\$101,294 22</u>
Surplus as regards policyholders.....	\$254,194 21
Amount of capital stock paid up .....	<u>200,000 00</u>
Surplus over paid up capital .....	<u>\$54,194 21</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$146,406 79
Deduct re-insurance, rebate and return premiums.....	19,165 17
Net cash received for premiums during the year.....	<u>\$127,241 62</u>
Interest and dividends from all sources .....	<u>13,732 41</u>
Received during the year, in cash.....	<u>\$140,974 03</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$88,314 04
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	25,034 53
Salaries, fees and wages.....	13,322 54
State, national and local taxes .....	2,209 01
All other payments.....	<u>10,149 14</u>
Expenditures during the year, in cash .....	<u>\$159,029 26</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,968,059	\$188,310 68
Written or renewed during the year.....	<u>17,281,878</u>	<u>148,198 60</u>
Total.....	\$37,249,937	\$336,509 28
Deduct those expired and marked off as terminated. ....	<u>18,629,743</u>	<u>170,486 18</u>
In force at the end of the year.....	\$18,620,194	\$166,023 10
Deduct amount re-insured.....	<u>860,168</u>	<u>8,242 86</u>
Net amount in force December 31, 1887.....	<u>\$17,760,026</u>	<u>\$157,780 24</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$11,889,116	\$103,681 54
More than <i>one</i> and not more than <i>three</i> years to run.....	4,749,217	42,012 10
More than three years to run .....	<u>1,121,693</u>	<u>12,086 60</u>
Net amount in force December 31, 1887.....	<u>\$17,760,026</u>	<u>\$157,780 24</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company; to date.....	\$2,991 126 31
Total losses paid from organization to date.....	1,516,196 94
Total losses incurred during the year .....	78,400 22
Total cash dividends declared since the company commenced business..	<u>558,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$1,976,524 00
Premiums received, fire .....	18,705 69
Losses paid, fire .....	7,793 42
Losses incurred, fire. ....	<u>9,888 26</u>

## PEOPLES' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Manchester, N. H.; commenced business November 15, 1885; commenced business in Illinois April 15, 1886.]

JAMES C. MOORE, PRESIDENT.

S. B. STEARNS, SECRETARY.

H. J. STRAIGHT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash .....	\$250,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$145,550 00
Interest due and accrued on bond and mortgage loans.....	3,171 35
Market value of United States bonds owned by the company, par value .....	\$108,500 00
Market value of other stocks and bonds owned by the company, viz:.....	98,940 00

## Bonds.

## Par value. Market value.

New Hampshire Trust Co., 6s .....	\$15,000 00	\$15,000 00
Union Mortgage and Trust Co., 6s.....	10,000 00	10,000 00
James River Valley R. R., guaranteed, 6s.....	10,000 00	10,800 00
State of Illinois drainage, 7s.....	7,000 00	7,650 00
Wabaunsee, Kansas, 7s .....	5,000 00	5,750 00
Hillsborough Co., N. H., 6s.....	2,500 00	2,750 00
Arapahoe Co., Colorado, 6s.....	3,000 00	3,090 00
Chichester, N. H., 4s.....	1,500 00	1,500 00
City of Portsmouth, N. H., 6s.....	5,000 00	5,475 00
City of Dover, N. H., 6s .....	35,000 00	36,925 00

\$94,000 00      \$98,940 00

Amount loaned on stocks and bonds as collateral.....	21,196 30
Market value of collaterals.....	\$25,090 31
Cash on hand and in bank.....	38,860 90
Interest accrued on deposits in savings banks.....	230 30
Interest due and accrued on collateral loans.....	254 45
Gross premiums in course of collection not more than three months due.....	50,336 05
All other property, viz: Due from local agencies.....	500 00

Aggregate amount of all available assets..... \$496,834 35

## LIABILITIES.

Net amount of unpaid losses.....	\$25,952 03
Unearned premiums at 50 per cent. on fire risks under one year.....	\$141,811 13
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	63,007 31
Amount of unearned premiums on all outstanding risks .....	204,818 44
All other demands against the company, viz: Commissions, return premiums and expenses.....	9,022 59

Gross liabilities, except capital stock .....

\$239,793 06

Surplus as regards policyholders .....	\$257,041 29
Amount of capital stock paid up.....	250,000 00

Surplus over paid up capital..... \$7,041 29

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$393,992 20	
Deduct re-insurance, rebate and return premiums .....	46,028 83	
Net cash received for premiums during the year .....		\$347,963 37
Interest on bonds and mortgages .....		19,571 89
Interest and dividends from all other sources .....		
Received during the year in cash .....		\$367,535 26

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$180,678 02
Cash dividends paid .....	7,500 00
Commissions and brokerage .....	73,318 02
Salaries, fees and wages .....	13,138 99
State, national and local taxes .....	5,138 99
All other payments .....	26,143 15
Expenditures during the year, in cash .....	\$305,917 17

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$14,892,607	\$203,892 87
Written or renewed during the year .....	29,423,610	425,719 61
Total .....	\$44,316,217	\$629,612 48
Deduct those expired and marked off as terminated .....	16,527,293	248,678 56
In force at the end of the year .....	\$27,788,924	\$380,933 92
Deduct amount re-insured .....	957,161	12,197 68
Net amount in force December 31, 1887 .....	\$26,831,763	\$368,736 24

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$18,744,363	\$283,622 26
More than <i>one</i> and not more than <i>three</i> years to run .....	4,804,585	52,184 45
More than three years to run .....	3,282,815	32,929 53
Net amount in force December 31, 1887 .....	\$26,831,763	\$368,736 24

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$673,283 86
Total losses paid from organization to date .....	212,891 48
Total losses incurred during the year .....	187,774 49
Total cash dividends declared since the company commenced business..	7,500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$1,910,197 37
Premiums received, fire .....	19,851 01
Losses paid, fire .....	6,220 19
Losses incurred, fire .....	6,220 19



# PEOPLE'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business June 10, 1862; commenced business in Illinois February 16, 1884.]

JAMES HERDMAN, PRESIDENT.

WILLIAM F. GARDNER, SECRETARY.

JAMES A. MILLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash. ....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$58,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	175,149 68
Loans on bond and mortgage upon which more than one year's interest is due .....	3,053 12
Interest due and accrued on bond and mortgage loans.....	3,875 15
Total value of mortgaged premises .....	\$491,050 00
Market value of stocks and bonds owned by the company, viz: .....	38,278 00

### Bonds.

### Par value. Market value.

Liberty Sub-School District .....	\$4,000 00	\$4,513 00
Pittsburgh Junction R. R. ....	13,000 00	14,690 00

### Stock.

Tradesman's National Bank.....	6,500 00	14,625 00
Third .....	2,500 00	3,850 00
Citizens' " " .....	500 00	600 00

\$26,500 00      \$38,278 00

Amount loaned on stocks and bonds as collateral.....	8,810 00
Market value of collaterals.....	\$13,095 00
Cash on hand and in bank.....	13,950 55
Gross premiums in course of collection not more than three months due.	20,160 89
All other property, viz: Rents due and accrued.....	1,184 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$320 37
Aggregate amount of all available assets .....	\$322,461 39

## LIABILITIES.

Net amount of unpaid losses.....	\$18,074 81
Unearned premiums at 50 per cent. on fire risks under one year.....	\$63,511 10
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year. ....	22,134 98
Amount of unearned premiums on all outstanding risks.....	85,646 08

All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	\$148 50
Gross liabilities, except capital stock. ....	\$103,869 39
Surplus as regards policyholders .....	\$218,592 00
Amount of capital stock paid up .....	200,000 00
Surplus over paid up capital.....	\$18,592 00

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$181,168 20	
Deduct re-insurance, rebate and return premiums.....	37,084 73	
Net cash received for premiums during the year.....		\$144,083 47
Interest on bonds and mortgages.....		9,243 06
Interest and dividends from all other sources. ....		4,288 85
Income from all other sources.....		4,772 25
Received during the year in cash .....		\$162,387 63

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$126,803 43
Cash dividends paid.....	12,000 00
Commissions and brokerage.....	26,815 42
Salaries, fees and wages.....	8,550 00
State, national and local taxes. ....	5,358 80
All other payments.....	10,979 28
Expenditures during the year, in cash.....	\$190,506 93

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$12,174,467	\$172,792 40
Written or renewed during the year.....	14,179,531	189,651 96
Total.....	\$26,353,998	\$362,444 36
Deduct those expired and marked off as terminated. ....	13,623,281	189,588 51
In force at the end of the year.....	\$12,730,717	\$172,855 85
Deduct amount re-insured.....	479,818	5,779 84
Net amount in force December 31, 1887.....	\$12,250,899	\$167,076 01

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$8,707,198	\$127,022 20
More than <i>one</i> and not more than <i>three</i> years to run.....	3,340,436	37,156 88
More than three years to run.....	203,265	2,896 93
Net amount in force December 31, 1887.....	\$12,250,899	\$167,076 01

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,753,123 90
Total losses paid from organization to date.....	1,035,217 04
Total losses incurred during the year.....	131,278 20
Total cash dividends declared since the company commenced business..	244,000 00
Total dividends declared payable in stock from organization.....	50,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,507,821 62
Premiums received, fire .....	14,839 64
Losses paid, fire.....	10,488 79
Losses incurred, fire .....	13,263 79

# PHENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; commenced business September 10, 1853; commenced business in Illinois August 15, 1857.]

STEPHEN CROWELL, PRESIDENT.

PHILANDER SHAW, SECRETARY.

THOMAS R. BURCH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash .....	1,000,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$1,645,911 92
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	240,950 00
Interest due and accrued on bond and mortgage loans .....	4,073 43
Total value of mortgaged premises .....	\$526,550 00
Market value of United States bonds owned by the company, par value .....	737,500 00
Market value of other stocks and bonds owned by the company, viz: .....	885,680 00
	1,023,652 50

## Par value. Market value.

Mississippi State Warrants .....	\$20,000 00	\$20,000 00
Gas Light Company, Brooklyn, stock .....	29,160 00	16,038 00
Nassau Gas Light Co., Brooklyn, cert. ....	17,000 00	16,660 00
stock .....	22,500 00	21,825 00
Peoples' Gas Light Co., Brooklyn, stock .....	7,950 00	4,849 50
Brooklyn Gas Light Co., stock .....	8,800 00	8,976 00
Municipal Gas Light Co., Brooklyn, stock .....	10,000 00	13,000 00
Peoples' Gas Light Co., Brooklyn, bonds .....	10,000 00	10,000 00
N. Y. Equitable Gas Light Co., bonds .....	10,000 00	11,300 00
Brooklyn City R. R., stock .....	21,750 00	26,100 00
Central Park N. & E. R. R., N. Y., stock .....	20,000 00	16,000 00
Second Avenue R. R. Co. N. Y., stock .....	18,500 00	20,442 50
N. Y. Central and Hudson R. Ry Co., stock .....	50,000 00	54,500 00
Broadway and Seventh Ave. R. R., bonds .....	15,000 00	15,825 00
Houston and Texas Central R. R., bonds .....	3,000 00	3,450 00
Central R. R. of New Jersey, bonds .....	4,000 00	4,080 00
Ohio Southern R. R., bonds .....	25,000 00	26,250 00
N. Y. Elevated R. R., bonds .....	25,000 00	30,625 00
Merchants' National Bank, N. Y., stock .....	650 00	942 50
Metropolitan National Bank, N. Y., stock .....	27,500 00	5,500 00
American Exchange Nat. Bank, N. Y., stock .....	50,000 00	71,250 00
Central National Bank, N. Y., stock .....	20,000 00	26,800 00
National Shoe and Leather Bank, N. Y., st'k .....	5,000 00	7,250 00
St. Nicholas Bank, N. Y., stock .....	30,000 00	37,500 00
National Bank of the Republic, N. Y., stock .....	28,600 00	40,040 00
National Bank of Commerce, N. Y., stock .....	8,700 00	14,616 00
Fourth National Bank, N. Y., stock .....	20,000 00	28,800 00
Mechanics' National Bank, N. Y., stock .....	1,000 00	1,680 00
Mercantile National Bank, N. Y., stock .....	10,000 00	15,000 00
National Park Bank, N. Y., stock .....	10,000 00	16,900 00
Commercial Bank, Brooklyn, stock .....	4,800 00	7,200 00
Mechanics' Bank, Brooklyn, stock .....	14,500 00	33,350 00
National City Bank, Brooklyn, stock .....	4,650 00	16,135 50
Brooklyn Trust Co., stock .....	16,700 00	45,090 00
Long Island R. R., bonds .....	25,000 00	28,062 50
N. Y. Chicago and St. Louis R. R., bonds .....	112,000 00	96,880 00
Smithtown and Port Jefferson R. R., bonds .....	10,000 00	11,500 00
Pittsburg, Cleveland and Toledo R. R., b'nds .....	50,000 00	55,000 00
Toledo, Ann Arbor and N. Mich. R. R., bonds .....	16,000 00	14,400 00
N. Y., Brooklyn and Manhattan Beach R. R., bonds .....	10,000 00	10,250 00

## Par value.    Market value.

Missoula County, M. T., bonds .....	\$12,000 00	\$13,200 00
Chicago and Indianapolis Coal Ry Co., bonds .....	9,000 00	9,000 00
U. S. Illuminating Co., bonds .....	25,000 00	25,625 00
Dry Dock, E. Broadway and Battery R. R., stock .....	5,000 00	7,600 00
Long Island Loan and Trust Co., stock .....	2,000 00	3,300 00
Lake Gas Co. of Chicago, bonds .....	50,000 00	51,000 00
Brooklyn City Safe Deposit Co., stock .....	3,000 00	3,960 00
Williamsburg Gas Light Co., stock .....	5,000 00	5,900 00
	<hr/>	<hr/>
	\$903,760 00	\$1,023,652 50

Amount loaned on stocks and bonds as collateral .....		\$3,350 00
Market value of collaterals .....	\$3,818 00	
Cash on hand and in bank .....		634,145 03
Interest due and accrued on stocks not included in market value .....		5,303 99
Gross premiums in course of collection not more than three months due .....		532,456 55
Bills receivable, not matured, taken for fire, marine and inland risks .....		81,191 18
All other property, viz; rents due and accrued .....		3,312 79
Total .....		<hr/>
Less special deposits to secure liabilities in Virginia, Georgia and Canada .....		\$5,060,027 39
		220,500 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Board of Trade Chicago certificates .....	\$2,700 00	
Aggregate amount of all available assets .....		<hr/>
		\$4,839,527 39

## LIABILITIES.

Net amount of unpaid losses .....		\$562,224 47
Unearned premiums at 50 per cent. on fire risks under one year .....	\$1,111,798 98	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	2,146,118 99	
Unearned premiums at 50 per cent. on inland navigation risks .....	75,960 25	
Unearned premiums at 100 per cent. on marine risks .....	9,446 86	
Amount of unearned premiums on all outstanding risks .....		3,343,325 08
Due and accrued for salaries and other miscellaneous expenses .....		1,639 37
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$7,445.33; return premiums, \$263.69; re-insurance, \$4,142.49 .....		11,851 51
Total .....		<hr/>
Less liabilities secured by special deposits, unpaid losses, \$11,821.61; unearned premiums, \$108,009.89 .....		\$3,919,040 43
		119,831 50
Gross liabilities, except capital stock .....		<hr/>
		\$3,799,208 93
Surplus as regards policyholders .....		\$1,040,318 46
Amount of capital stock paid up .....		1,000,000 00
Surplus over paid up capital .....		<hr/>
		\$40,318 46

## INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.	
Premiums collected during the year .....	\$4,567,835 14	\$1,311,909 84	
Deduct re-insurance, rebate and return premiums .....	787,318 64	293,262 71	
Net cash received for premiums during the year .....	\$3,780,516 50	\$1,018,647 13	\$4,799,163 63
Interest on bonds and mortgages .....			14,667 89
Interest and dividends from all other sources .....			116,595 65
Income from all other sources .....			17,576 79
Received for calls on capital stock .....		\$440,000 00	
Received during the year, in cash .....			<hr/>
			\$4,947,913 96



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$2,503,786 52	
Net amount paid for marine and inland losses .....	1,236,738 10	\$3,740,524 62
Cash dividends paid.....		100,000 00
Commissions and brokerage .....		970,965 49
Salaries, fees and wages.....		326,331 73
State, national and local taxes.....		82,869 25
All other payments .....		429,088 84
Expenditures during the year, in cash .....		<u>\$5,649,779 93</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$537,446,525	\$6,979,825 84
Written or renewed during the year.....	360,497,978	4,559,722 82
Total.....	<u>\$897,944,503</u>	<u>\$11,539,548 66</u>
Deduct those expired and marked off as terminated.....	359,760,070	4,503,330 04
In force at the end of the year .....	\$538,184,433	\$7,036,218 62
Deduct amount re-insured.....	33,937,557	254,608 32
Net amount in force December 31, 1887.....	<u>\$504,246,876</u>	<u>\$6,781,610 30</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$211,241,411	\$2,223,597 97
More than <i>one</i> and not more than <i>three</i> years to run.....	119,672,408	1,102,257 95
More than three years to run.....	173,333,567	3,455,754 38
Net amount in force December 31, 1887.....	<u>\$504,246,876</u>	<u>\$6,781,610 30</u>

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceeding year..	\$45,703,892	\$451,568 40
Written during the year .....	126,123,205	1,136,985 64
Total.....	<u>\$171,827,097</u>	<u>\$1,588,554 04</u>
Deduct those expired and market off as terminated .....	160,014,490	1,271,435 82
In force December 31, 1887.....	\$11,812,607	\$317,118 22
Deduct amount re-insured.....	7,316,816	155,750 86
Net amount in force .....	<u>\$4,495,791</u>	<u>\$161,367 36</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$64,095,613 81
Total losses paid from organization to date .....	33,396,535 99
Total losses incurred during the year .....	3,948,989 26
Total cash dividends declared since the company commenced business..	<u>2,914,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$24,750,897; marine and inland, \$1,517,416.90.....	\$26,268,313 90
Premiums received, fire, \$437,545.40; marine and inland, \$5,242.83.....	442,788 23
Losses paid, fire, \$208,567.17; marine and inland, \$6,219.37.....	214,786 54
Losses incurred, fire, \$219,553.62; marine and inland, \$7,192.05.....	<u>226,745 67</u>

## PHOENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business June 1, 1854; commenced business in Illinois February 3, 1857.]

H. KELLOGG, PRESIDENT.

D. W. C. SKILTON, SECRETARY.

JAMES AYARS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$5,100,000 00
Capital stock paid up in cash .....	<u>2,000,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$230,974 24
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	810,350 00
Interest due and accrued on bond and mortgage loans .....	19,078 22
Total value of mortgaged premises .....	\$2,565,602 00
Market value of United States bonds owned by the company, par value.....	\$100,000 00
Market value of other stocks and bonds owned by the company, viz:.....	127,000 00
	<u>3,173,531 00</u>

## Stocks.

## Par value. Market value.

Aetna National Bank, Hartford.....	\$30,000 00	\$33,000 00
American National Bank, Hartford.....	50,000 00	68,000 00
American Loan and Trust Co, New York....	50,000 00	55,000 00
Atlantic Trust Co., New York.....	5,000 00	11,500 00
Central Trust Co., New York.....	15,000 00	69,750 00
Charter Oak National Bank, Hartford.....	16,200 00	17,496 00
Citizens' National Bank, Cincinnati.....	10,000 00	17,800 00
City Bank, Hartford.....	16,000 00	15,200 00
Connecticut River Bank, Hartford.....	5,000 00	5,000 00
Farmers' and Mechanics' National Bank, Hartford.....	30,000 00	32,400 00
First National Bank, Wallingford .....	17,500 00	18,900 00
Hartford National Bank, Hartford.....	104,000 00	164,320 00
Hartford Trust Co., Hartford.....	40,000 00	50,000 00
Imperial Bank, Toronto, Ont.....	10,000 00	13,500 00
Metropolitan National Bank, Cincinnati.....	25,000 00	31,000 00
Merchants' Exchange National Bank, N. Y..	5,400 00	6,210 00
Mercantile National Bank, Hartford.....	80,000 00	72,000 00
National Shoe and Leather Bank, New York.	10,000 00	15,000 00
National Exchange Bank, Hartford.....	16,200 00	21,060 00
National German American Bank, St. Paul..	21,000 00	26,250 00
New Britain National Bank, New Britain....	20,000 00	30,000 00
Phoenix National Bank, Hartford.....	75,000 00	94,500 00
State Bank, Hartford .....	19,200 00	19,200 00
Waterbury National Bank, Waterbury.....	22,000 00	44,000 00
Western National Bank, New York.....	10,000 00	9,500 00
Avon, Genesco and Mt. Morris R. R. Co....	50,000 00	51,500 00
Chicago, Burlington and Quincy R. R. Co....	50,000 00	65,000 00
Chicago, Rock Island and Pacific R. R. Co....	110,000 00	125,400 00
Cleveland and Pittsburgh R. R. Co.....	25,000 00	38,250 00
Fort Wayne and Jackson R. R. Co., (pref'd)..	30,000 00	30,000 00
Hartford and Conn. Western R. R. Co.....	12,000 00	4,320 00
Illinois Central R. R. Co.....	160,000 00	190,400 00
Morris and Essex R. R. Co.....	50,000 00	69,000 00

Stocks.		Par value.	Market value.
N. Y., N. H. and H. R. R. Co.....	\$100,000 00	\$217,000 00	
New York and Harlem R. R. Co.....	12,500 00	27,125 00	
New York Central & Hudson River R. R. Co.	50,000 00	55,000 00	
Pittsburgh, Ft. Wayne & Chicago R. R. Co..	5,000 00	7,550 00	
Peoria and Bureau Valley R. R. Co.....	50,000 00	81,500 00	
Rensselaer and Saratoga R. R. Co.....	50,000 00	82,500 00	
Holyoke Water Power Company.....	65,000 00	148,500 00	
Bonds.			
Mississippi State, 4s.....	20,000 00	20,800 00	
Atlantic Dock Company, 5s.....	75,000 00	81,750 00	
Avondale Town, Ohio, 6s.....	11,000 00	11,550 00	
Hannibal School, Mo., 6 and 7s.....	51,000 00	53,550 00	
Leavenworth City and Ft. Leavenworth			
Water, 6s.....	25,000 00	26,500 00	
Washington School District of Hartford, 5s.	15,000 00	15,750 00	
Cedar Rapids, I. Falls and Northwestern			
Railway (guaranteed), 6s.....	50,000 00	53,500 00	
Chicago and Northwestern Railway, Sink-			
ing Fund, 6s.....	50,000 00	60,500 00	
Chicago and Western Indiana R. R., 6s.....	55,000 00	61,600 00	
Columbia & Greenville R. R. (guarant'd), 6s.	50,000 00	53,000 00	
Columbus & Western R. R. (guaranteed), 6s.	100,000 00	105,000 00	
Erie Railway, First Mortgage Consols, 7s...	100,000 00	136,000 00	
Harlem River and Port Chester R. R.			
(guaranteed), 7s.....	50,000 00	69,000 00	
Minneapolis Union Ry. Co. (guaranteed), 6s.	50,000 00	58,500 00	
New York, Lackawanna and Western R. R.			
(guaranteed), 6s.....	50,000 00	64,250 00	
Pittsburgh, Cleveland and Toledo R. R.			
(guaranteed), 6s.....	50,000 00	57,500 00	
Southern Kansas R. R. Co., 5s.....	5,000 00	4,650 00	
Terre Haute and Logansport R. R. (exten-			
sion guaranteed), 6s.....	50,000 00	55,000 00	
Toledo, Ann Arbor and Grand Trunk, 6s.....	50,000 00	51,500 00	
	\$2,430,000 00	\$3,173,531 00	
Amount loaned on stocks and bonds as collateral.....			\$32,570 00
Market value of collateral.....		\$63,880 00	
Cash on hand and in bank.....			157,969 59
Interest due and accrued on collateral loans and on bank deposits.....			1,176 69
Net premiums in course of collection not more than three months due....			224,604 09
All other property, viz: Rents due and accrued.....			1,215 30
Total.....			\$4,778,469 13
Less special deposits to secure liabilities in Oregon, Georgia and Miss-			
issippi.....			122,400 00
Aggregate amount of all available assets.....			\$4,656,069 13

## LIABILITIES.

Net amount of unpaid losses.....		\$196,052 39
Unearned premiums at 50 per cent on fire risks under one		
year.....	\$618,969 03	
Unearned premiums, <i>pro rata</i> , on fire risks running more		
than one year.....	951,757 34	
Amount of unearned premiums on all outstanding risks.....		1,570,726 37
Total.....		\$1,766 778 76
Less liabilities secured by special deposits, unearned premiums, \$42,709.52;		
unpaid losses, \$3,265.00.....		45,974 52
Gross liabilities, except capital stock.....		\$1,720,804 24
Surplus as regards policyholders.....		\$2,935,264 89
Amount of capital stock paid up.....		2,000,000 00
Surplus over paid up capital.....		\$935,264 89

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$2,410,015 06	
Deduct re-insurance, rebate and return premiums.....	176,705 69	
Net cash received for premiums during the year.....		\$2,233,309 37
Interest on bonds and mortgages.....		51,629 07
Interest and dividends from all other sources.....		188,445 46
Income from all other sources.....		5,418 24
Received during the year, in cash.....		\$2,478,802 14

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,328,999 41
Cash dividends paid.....	280,000 00
Commissions and brokerage.....	375,620 48
Salaries, fees and wages.....	102,228 84
State, national and local taxes.....	67,716 55
All other payments.....	191,111 97
Expenditures during the year, in cash .....	<u>\$2,345,676 35</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$241,025,514	\$2,834,163 45
Written or renewed during the year.....	193,774,351	2,410,015 06
Total.....	<u>\$434,799,895</u>	<u>\$5,244,178 51</u>
Deduct those expired and marked off as terminated.....	183,709,230	2,259,782 05
Net amount in force December 31, 1887.....	<u>\$251,090,665</u>	<u>\$2,984,396 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$97,097,967	\$1,237,938 06
More than <i>one</i> and not more than <i>three</i> years to run.....	91,333,751	951,366 68
More than <i>three</i> years to run.....	62,658,947	795,091 72
Net amount in force December 31, 1887.....	<u>\$251,090,665</u>	<u>\$2,984,396 46</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$38,186,884 51
Total losses paid from organization to date.....	22,784,003 57
Total losses incurred during the year.....	1,323,592 98
Total cash dividends declared since the company commenced business ..	<u>4,445,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$14,327,857 00
Premiums received, fire .....	169,122 40
Losses paid, fire .....	69,626 50
Losses incurred, fire.....	<u>75,930 79</u>

## PRESCOTT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; commenced business January 15, 1873; commenced business in Illinois March 31, 1873.]

FRANCIS H. STEVENS, PRESIDENT.

FREDERICK A. WETHERBEE, SECRETARY.

CHARLES W. DREW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash .....	<u>200,000 00</u>



## ASSETS.

Market value of stocks and bonds owned by the company, viz..... \$372,944 62

Stock.	Par value.	Market value.
Atlas National Bank.....	\$11,200 00	\$12,796 00
Eagle National Bank.....	1,000 00	1,015 00
Webster National Bank.....	45,000 00	45,675 00
Eliot National Bank.....	20,300 00	26,390 00
Merchandise National Bank.....	10,000 00	9,900 00
Market National Bank.....	12,500 00	11,000 00
New England National Bank.....	5,000 00	7,350 00
Tremont National Bank.....	12,000 00	12,120 00
Second National Bank.....	12,500 00	19,015 62
Blackstone National Bank.....	4,800 00	5,088 00
State National Bank.....	10,000 00	11,500 00
Globe National Bank.....	10,000 00	9,200 00
Merchants' National Bank.....	6,000 00	8,295 00
American Loan and Trust Co.....	15,000 00	17,250 00
Chicago, Burlington and N. R. R.....	6,000 00	3,825 00
Bonds.		
Chicago, Burlington and N. R. R.....	10,000 00	10,150 00
City of Cincinnati.....	25,000 00	32,875 00
Boston and Lowell R. R.....	25,000 00	28,625 00
Kansas City, Lawrence and So. R. R.....	25,000 00	28,625 00
No. Pacific Terminal Co.....	10,000 00	10,300 00
Little Rock and Ft. Smith R. R.....	10,000 00	10,950 00
Atchison, Col. and Pacific R. R.....	5,000 00	5,300 00
City of Houston.....	10,000 00	10,000 00
Toledo, Ann Arbor and G. T. R. R.....	25,000 00	25,250 00
Oregon and Transcontinental Co.....	11,000 00	10,450 00
	\$337,300 00	\$372,944 62

Cash on hand and in bank.....	16,337 31
Interest due and accrued on stocks not included in market value.....	2,458 32
Gross premiums in course of collection not more than three months due..	26,579 04
All other property, viz: bank tax due from State of Massachusetts.....	6,452 36
Aggregate amount of all available assets .....	<u>\$424,771 65</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$32,185 57
Unearned premiums at 50 per cent. on fire risks under one year.....	\$89,109 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	56,270 50
Amount of unearned premiums on all outstanding risks .....	145,380 06
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	4,527 05
Gross liabilities, except capital stock .....	<u>\$182,092 68</u>
Surplus as regards policyholders.....	\$242,678 97
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital .....	<u>\$42,678 97</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$256,227 30
Deduct re-insurance, rebate and return premiums.....	34,756 37
Net cash received for premiums during the year .....	\$221,470 93
Interest and dividends from all sources.....	19,029 13
Received during the year in cash .....	<u>\$240,500 06</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$139,929 83
Cash dividends paid.....	12,000 00
Commissions and brokerage.....	44,567 89
Salaries, fees and wages.....	16,086 89
State, national and local taxes.....	6,165 90
All other payments.....	15,278 36
Expenditures during the year, in cash.....	<u>\$234,021 87</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$22,721,812	\$284,783 41
Written or renewed during the year.....	21,885,934	259,127 17
Total.....	<u>\$44,607,746</u>	<u>\$543,910 58</u>
Deduct those expired and marked off as terminated.....	20,627,793	245,508 86
In force at the end of the year.....	<u>\$23,979,953</u>	<u>\$298,401 72</u>
Deduct amount re-insured.....	1,000,933	14,125 40
Net amount in force December 31, 1887.....	<u>\$22,979,020</u>	<u>\$284,276 32</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,177,858	\$178,219 12
More than <i>one</i> and not more than <i>three</i> years to run.....	4,396,959	49,613 32
More than three years to run.....	5,404,203	56,443 88
Net amount in force December 31, 1887.....	<u>\$22,979,020</u>	<u>\$284,276 32</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,665,219 17
Total losses paid from organization to date.....	1,428,437 13
Total losses incurred during the year.....	148,448 68
Total cash dividends declared since the company commenced business..	<u>218,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,574,913 00
Premiums received, fire.....	15,937 22
Losses paid, fire.....	8,559 97
Losses incurred, fire.....	<u>12,052 31</u>

# PROVIDENCE WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Providence, R. I.; commenced business 1799; commenced business in Illinois June 21, 1879.]

J. H. DEWOLF, PRESIDENT.

J. B. BRANCH, SECRETARY.

R. J. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$500,000 00
Capital stock paid up in cash .....	400,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$100,000 00	\$125,500 00
Market value of other stocks and bonds owned by the company, viz: .....		773,555 00

### Bonds.

### Par value. Market value.

Union Pacific R. R. Co., 1st mortgage .....	\$20,000	\$22,800
New York, Providence and Boston R. R. Co. ....	31,000	38,440
Rensselaer & Saratoga R. R. Co. ....	12,000	19,200
Chicago, Kansas & Western R. R. Co. ....	6,000	4,710
Southern Kansas R. R. Co. ....	5,000	4,570

### Stocks.

National Bank of Commerce, New York .....	5,000	8,400
New York Mutual Gas Light Co., New York .....	30,000	28,500
American National Bank, Providence .....	40,000	37,000
Blackstone Canal National Bank, Providence ..	40,000	41,600
Commercial " " " " ..	15,000	14,700
Lime Rock " " " " ..	15,000	15,600
Manufacturers' " " " " ..	16,200	23,085
Merchants' " " " " ..	25,000	35,000
Mechanics' " " " " ..	14,300	19,734
Roger Williams " " " " ..	7,500	8,200
National Bank of Commerce, " " " " ..	25,000	29,250
" " " " North America, " " " " ..	21,150	26,649
" " " " Eagle Bank .....	6,500	8,970
Weybosset National Bank .....	10,000	12,600
Providence Gas Co. ....	25,000	37,500
Bath Gas Light Co., Bath, Maine .....	5,000	5,000
Atchison, Topeka & Santa Fe R. R. Co. ....	23,000	22,252
Chicago & Alton R. R. Co. ....	50,000	68,750
Chicago, Burlington & Quincy R. R. Co. ....	20,000	26,000
Chicago, Rock Island & Pacific R. R. Co. ....	44,000	49,720
Illinois Central R. R. Co. ....	30,000	35,325
What Cheer Corp. (Real Estate) Co's Office .....	150,000	130,000

\$691,650 \$773,555

Cash on hand and in bank .....	52,762 89
Net premiums in course of collection not more than three months due ....	99,908 96
Bills receivable, not matured, taken for fire, marine and inland risks .....	64,295 13
All other property, viz: Due for re-insurance on losses paid .....	836 72

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$6,078 65
Aggregate amount of all available assets .....	<u>\$1,116,858 70</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$128,154 71
Unearned premiums at 50 per cent. on fire risks under one year.....	\$199,232 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	174,890 60
Unearned premiums at 50 per cent. on inland navigation risks.....	31,500 18
Unearned premiums at 100 per cent. on marine risks .....	82,925 12
Amount of unearned premiums on all outstanding risks .....	<u>488,548 06</u>
Gross liabilities, except capital stock .....	<u>\$616,702 77</u>
Surplus as regards policyholders.....	\$500,155 93
Amount of capital stock paid up .....	<u>400,000 00</u>
Surplus over paid up capital.....	<u>\$100,155 93</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$631,181 16	\$446,593 35	
Deduct re-insurance, rebate and return premiums.....	107,638 20	139,059 26	
Net cash received for premiums during the year .....	\$523,542 96	\$307,534 09	\$831,077 05
Interest and dividends from all sources .....			<u>35,717 46</u>
Received during the year, in cash.....			<u>\$866,794 51</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$291,348 32	
Net amount paid for marine and inland losses.....	215,150 12	\$506,498 44
Cash dividends paid.....		32,000 00
Commissions and brokerage.....		159,041 05
Salaries, fees and wages.....		32,869 83
State, national and local taxes .....		15,336 10
All other payments .....		<u>58,808 42</u>
Expenditures during the year, in cash.....		<u>\$804,553 84</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$58,416,928	\$685,236 70
Written or renewed during the year.....	57,218,911	645,245 90
Total.....	\$115,635,839	\$1,330,482 60
Deduct those expired and marked off as terminated.....	49,560,734	561,651 40
In force at the end of the year.....	\$66,075,105	\$768,831 20
Deduct amount re-insured.....	4,015,567	51,669 72
Net amount in force December 31, 1887.....	<u>\$62,059,538</u>	<u>\$717,161 48</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$32,525,840	\$398,464 32
More than <i>one</i> and not more than <i>three</i> years to run.....	13,101,559	147,295 94
More than three years to run .....	16,432,139	171,401 22
Net amount in force December 31, 1887.....	<u>\$62,059,538</u>	<u>\$717,161 48</u>



	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$4,172,188	\$135,511 01
Written during the year .....	98,224,933	457,586 70
Total.....	\$102,397,121	\$593,097 71
Deduct those expired and marked off as terminated .....	92,493,702	377,677 01
In force December 31, 1887 .....	\$9,903,419	\$215,420 70
Deduct amount re-insured .....	5,104,816	69,495 22
Net amount in force.....	<u>\$4,798,603</u>	<u>\$145,925 48</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$13,407,889 78
Total losses paid from organization to date.....	7,908,482 33
Total losses incurred during the year.....	539,164 42
Total cash dividends declared since the company commenced business..	<u>1,858,563 39</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,754,686 00
Premiums received, fire.....	33,405 11
Losses paid, fire.....	14,918 44
Losses incurred, fire.....	<u>19,632 20</u>

## READING FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Reading, Pa.; commenced business July 8, 1867; commenced business in Illinois April 27, 1885.]

WM. A. ARNOLD, PRESIDENT.

S. E. ANCONA, SECRETARY.

WM. H. CUNNINGHAM, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$300,000 00
Capital stock paid up in cash .....	<u>250,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$27,250 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	170,827 31
Loans on bond and mortgage upon which more than one year's interest is due (of which \$800.00 is in process of foreclosure).....	3,800 00
Interest due and accrued on bond and mortgage loans.....	2,054 67
Total value of mortgaged premises.....	\$478,911 00
Market value of stocks and bonds owned by the company, viz:.....	<u>216,080 25</u>

Bonds.		Par value.	Market value.
Phil. and Reading R. R. Co. Gen. Mort.....	\$10,000 00	\$10,900 00	
Perkioman R. R. Co. First Mort.....	2,000 00	2,060 00	
Colebrookdale R. R. Co. First Mort.....	3,000 00	1,858 50	
Warren and Franklin R. R. Co. First Mort...	1,000 00	1,120 00	
Judgment bonds, First liens.....	15,364 75	15,364 75	
City of Reading, 6s.....	10,000 00	10,900 00	
Stocks.			
Reading Gas Co.....	6,250 00	13,500 00	
South Reading Market House Co.....	1,675 00	1,675 00	
East Penn. R. R. Co.....	10,000 00	10,000 00	
National Union Bank.....	3,750 00	9,000 00	
Second National Bank.....	5,000 00	7,750 00	
Reading Trust Co.....	106,900 00	115,452 00	
Reading Ry. Co.....	500 00	500 00	
Central R. R. of N. J. Car Trust securities...	5,000 00	5,000 00	
Phila. and Reading R. R. Co.....	6,000 00	6,000 00	
Louisville and Nashville R. R. Co.....	5,000 00	5,000 00	
	\$191,439 75	\$216,080 25	
Amount loaned on stocks and bonds as collateral.....			21,744 22
Market value of collaterals.....		\$45,112 00	
Cash on hand and in bank.....			13,904 02
Interest due and accrued on stocks not included in market value.....			1,073 50
Interest due and accrued on collateral loans.....			223 00
Gross premiums in course of collection not more than three months due.....			8,162 84
All other property, viz: Rents due and accrued, \$161.58; Agency Co.'s premiums, \$57.75; amount reclaimable on perpetual insurance on Co.'s building, \$465.00; commissions on Trust business, \$1,865.43.....			2,549 76
ITEMS NOT ADMITTED AS ASSETS, VIZ:			
Salvage claims.....		\$150	
Aggregate amount of all available assets.....			\$467,669 57
LIABILITIES.			
Net amount of unpaid losses.....			\$6,376 84
Unearned premiums at 50 per cent. on fire risks under one year.....		\$35,963 62	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....		37,367 90	
Amount of unearned premiums on all outstanding risks.....			73,331 52
Amount reclaimable on perpetual fire insurance policies.....			3,491 82
Cash dividends unpaid.....			948 50
Due and accrued for salaries and other miscellaneous expenses.....			40 61
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$1,000; commissions and other charges due and to become due to agents and brokers, \$1,242.80; return premiums, \$1,171.83.....			3,414 63
Gross liabilities, except capital stock.....			\$87,603 92
Surplus as regards policyholders.....			\$380,065 65
Amount of capital stock paid up.....			250,000 00
Surplus over paid up capital.....			\$130,065 65
INCOME DURING THE YEAR.			
	From fire risks.		
Premiums collected during the year.....	\$107,426 21		
Deduct re-insurance, rebate and return premiums.....	12,404 53		
Net cash received for premiums during the year.....			\$95,021 68
Interest on bonds and mortgages.....			10,210 09
Interest and dividends from all other sources.....			7,670 50
Income from all other sources.....			5,573 41
Received during the year, in cash.....			\$118,475 68
EXPENDITURES DURING THE YEAR.			
Net amount paid for fire losses.....			\$59,929 37
Cash dividends paid.....			19,990 00
Commissions and brokerage.....			15,484 89
Salaries, fees and wages.....			6,816 50
State, national and local taxes.....			2,324 97
All other payments.....			5,836 99
Expenditures during the year, in cash.....			\$110,382 72

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$11,244,130	\$122,637 91
Written or renewed during the year.....	10,406,802	109,555 87
Total.....	\$21,650,932	\$232,193 78
Deduct those expired and marked off as terminated .....	8,743,395	89,680 55
In force at the end of the year.....	\$12,907,537	\$142,513 23
Deduct amount re-insured.....	48,245	433 52
Net amount in force December 31, 1887.....	<u>\$12,859,292</u>	<u>\$142,079 71</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$6,328,929	\$71,927 24
More than <i>one</i> and not more than <i>three</i> years to run.....	4,635,107	48,612 97
More than three years to run .....	1,943,501	21,973 02
Net amount in force December 31, 1887.....	<u>\$12,907,537</u>	<u>\$142,513 23</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,040,665 00
Total losses paid from organization to date.....	463,600 14
Total losses incurred during the year.....	59,790 51
Total cash dividends declared since the company commenced business..	<u>277,560 86</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,637,460 00
Premiums received, fire.....	18,579 56
Losses paid, fire.....	13,724 46
Losses incurred, fire.....	<u>13,876 98</u>

## RELIANCE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Philadelphia, Pa.; commenced business August 9, 1844; commenced business in Illinois May 27, 1880.]

THOMAS C. HILL, PRESIDENT.

WILLIAM CHUBB, SECRETARY.

THOMAS S. CUNNINGHAM, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	<u>300,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$107,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	105,200 00
Interest due and accrued on bond and mortgage loans.....	1,709 87
Total value of mortgaged premises.....	\$237,000 00
Market value of United States bonds owned by the company, par value.....	35,000 00
Market value of other stocks and bonds owned by the company, viz.....	520,465 00

Bonds.	Par value.	Market value.
Pennsylvania, 4s.....	\$25,000	\$30,125
5s.....	20,000	22,900
Philadelphia city, 6s.....	75,000	89,780
Pittsburg city, 7s.....	30,000	37,500
Scranton City, 7s.....	15,000	16,500
Rochester City, 7s.....	20,000	30,000
Quincy, Ill., 4½s.....	15,000	15,600
American Steamship Co., 6s.....	5,000	5,400
Camden and Amboy R. R., 6s.....	1,000	1,069
6s.....	26,000	27,690
United Co. of New Jersey, 4s.....	5,000	5,175
Delano Land Co., 7s.....	13,000	16,250
Huntingdon and B. T. R. R. Co., 7s.....	1,000	1,130
Lehigh Coal and Navigation Co., 6s.....	5,000	5,750
Lehigh Valley R. R. Co., 6s.....	20,000	24,000
North Penna. R. R. Co., 7s.....	15,000	19,000
Louisville and Nashville R. R. Co., 6s.....	9,000	10,350
Easton and Amboy R. R. Co., 5s.....	20,000	22,400
Northern Central Ry Co., 6s.....	10,000	12,000
Philadelphia and Erie R. R. Co., 5s.....	25,000	27,750
Philadelphia and Baltimore Cent. R. R. Co., 5s.....	10,000	10,400
Philadelphia, Wilmington & Balt. R. R. Co., 4s.....	25,000	25,375
Philadelphia and Erie R. R. Co., 7s.....	3,000	3,135
Pennsylvania R. R. Co., 5s.....	4,000	4,540
Steubenville and Indiana R. R. Co., 5s.....	10,000	10,800
Railway Car Trust of Pa., 5s.....	1,000	1,000
N. Y. and Pacific Car Trust "A", 7s.....	5,000	5,000
"B", 6s.....	5,000	5,000
Car Trust of New York, G., 6s.....	2,000	2,000
Pennsylvania Car Trust, 5s.....	15,000	15,375

Stocks.		
Commercial National Bank.....	10,000	12,200
Mechanics' National Bank.....	4,000	5,280
	\$449,000	\$520,465

Cash on hand and in bank.....	22,463 49
Gross premiums in course of collection not more than three months due.....	8,661 81
All other property, viz: Rents due and accrued, \$783.25; deposit on perpetual policies, \$797.10.....	1,580 35
Aggregate amount of all available assets.....	\$808,055 52

## LIABILITIES.

Net amount of unpaid losses.....	\$10,819 47
Unearned premiums at 50 per cent. on fire risks under one year.....	\$57,619 01
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	19,039 98
Amount of unearned premiums on all outstanding risks.....	76,658 99
Amount reclaimable on perpetual fire insurance policies.....	118,946 30
Due and accrued for salaries and other miscellaneous expenses.....	100 00
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$600.00; commissions and other charges due and to become due to agents and brokers, \$419.69.....	1,019 69
Gross liabilities, except capital stock.....	\$207,544 45
Surplus as regards policyholders.....	\$600,511 07
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$300,511 07



## INCOME DURING THE YEAR.

Premiums collected during the year.....	\$161,764 73	
Deduct re-insurance, rebate and return premiums.....	20,630 57	
Net cash received for premiums during the year.....		\$141,134 16
Interest on bonds and mortgages.....		4,667 39
Interest and dividends from all other sources.....		27,323 08
Income from all other sources.....		5,254 53
Deposit premiums received on perpetual fire risks.....	\$5,489 25	
Received during the year in cash.....		<u>\$178,379 16</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$94,370 75
Cash dividends paid.....		24,000 00
Commissions and brokerage.....		24,545 13
Salaries, fees and wages.....		10,903 01
State, national and local taxes.....		6,776 69
All other payments.....		6,334 0
Deposit premiums returned on perpetual fire risks.....	\$3,898 50	
Expenditures during the year, in cash.....		<u>\$166,929 64</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$12,427,133	\$136,436 41
Written or renewed during the year.....	16,382,657	161,226 71
Total.....	\$28,809,790	\$297,663 12
Deduct those expired and marked off as terminated.....	14,523,832	141,930 22
In force at the end of the year.....	\$14,285,958	\$155,732 90
Deduct amount re-insured.....	501,830	4,992 35
Net amount in force December 31, 1887.....	<u>\$13,784,128</u>	<u>\$150,740 55</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$11,213,506	\$115,238 03
More than <i>one</i> and not more than <i>three</i> years to run.....	1,418,693	17,210 62
More than three years to run including perpetuals.....	5,852,747	147,691 90
Net amount in force December 31, 1887.....	<u>\$18,484,946</u>	<u>\$220,140 55</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$4,610,743	\$127,809 98
Perpetual risks written during the year.....	240,475	5,489 25
Total.....	\$4,851,218	\$133,299 23
Deduct those marked off as canceled.....	150,400	3,898 50
Net amount in force December 31, 1887.....	<u>\$4,700,818</u>	<u>\$129,400 73</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,145,063 18
Total losses paid from organization to date.....	1,395,642 34
Total losses incurred during the year.....	90,816 37
Total cash dividends declared since the company commenced business..	<u>658,597 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,314,130 50
Premiums received, fire.....	23,774 36
Losses paid, fire.....	8,622 48
Losses incurred, fire.....	<u>9,416 89</u>

# ROCHESTER GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rochester, N. Y.; commenced business February 23, 1872; commenced business in Illinois March 14, 1874.]

FREDERICK COOK, PRESIDENT.

H. F. ATWOOD, SECRETARY.

WILLIAM SCHRADER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$114,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	256,750 00
Interest due and accrued on bond and mortgage loans.....	7,176 38
Total value of mortgaged premises.....	\$794,925 00
Market value of United States bonds owned by the company par value.....	100,000 00
Market value of other stocks and bonds owned by the company, viz:.....	126,250 00
	74,925 00

### Par value. Market value.

Georgia State Bonds.....	\$25,000 00	\$27,000 00
Pullman Palace Car Co. stock.....	27,500 00	37,125 00
German American Bank stock.....	10,000 00	10,800 00
	\$62,500 00	\$74,925 00

Cash on hand and in bank.....	52,243 90
Interest due and accrued on stocks not included in market value.....	687 50
Interest due and accrued on bank deposits.....	66 66
Gross premiums in course of collection, not more than three months due.....	39,545 04
Total.....	\$672,144 48
Less special deposits to secure liabilities in Nebraska, Georgia, North Carolina and Virginia.....	88,375 00
Aggregate amount of all available assets.....	\$583,769 48

## LIABILITIES.

Net amount of unpaid losses.....	\$31,664 47
Unearned premiums at 50 per cent. on fire risks under one year.....	\$141,056 80
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	134,866 48
Amount of unearned premiums on all outstanding risks.....	275,923 28
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	361 23
Total.....	\$307,948 98
Less liabilities secured by special deposits (unearned premiums).....	24,443 31
Gross liabilities, except capital stock.....	\$283,505 67

Surplus as regards policyholders.....	\$300,263 81
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$100,263 81</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$458,096 83	
Deduct re-insurance, rebate and return premiums.....	79,113 93	
Net cash received for premiums during the year.....		\$378,982 90
Interest on bonds and mortgages.....		15,698 23
Interest and dividends from all other sources.....		7,118 02
Income from all other sources.....		<u>9,010 49</u>
Received during the year in cash.....		<u>\$410,809 64</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$245,315 98
Cash dividends paid.....	16,000 00
Commissions and brokerage.....	86,700 34
Salaries, fees and wages.....	15,893 52
State, national and local taxes.....	11,475 15
All other payments.....	<u>25,748 79</u>
Expenditures during the year, in cash.....	<u>\$401,133 78</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$45,767,427	\$507,376 38
Written or renewed during the year.....	41,427,055	459,830 54
Total.....	\$87,194,482	\$967,206 92
Deduct those expired and marked off as terminated.....	37,390,271	425,808 67
In force at the end of the year.....	\$49,804,211	\$541,398 25
Deduct amount re-insured.....	1,191,682	11,017 79
Net amount in force December 31, 1887.....	<u>\$48,612,529</u>	<u>\$530,380 46</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$24,029,530	\$282,113 61
More than <i>one</i> and not more than <i>three</i> years to run.....	21,643,079	206,212 71
More than three years to run.....	<u>2,939,920</u>	<u>42,054 14</u>
Net amount in force December 31, 1887.....	<u>\$48,612,529</u>	<u>\$530,380 46</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,044,374 33
Total losses paid from organization to date.....	2,257,908 75
Total losses incurred during the year.....	246,228 48
Total cash dividends declared since the company commenced business..	247,000 00
Total dividends declared payable in stock from organization.....	<u>25,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,554,761 00
Premiums received, fire.....	44,945 00
Losses paid, fire.....	22,850 56
Losses incurred, fire.....	<u>23,417 65</u>

# RUTGER'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business October 10, 1853; commenced business in Illinois July 30, 1877.]

EDWARD B. FELLOWS, PRESIDENT.

JOSEPH F. HANFORD, SECRETARY.

EDSON W. LYMAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$77,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	81,100 00
Interest due and accrued on bond and mortgage loans.....	1,275 00
Total value of mortgaged premises.....	\$240,700 00
Market value of United States District of Columbia bonds owned by the company, par value .....	50,000 00
Market value of other stocks and bonds owned by the company, viz:.....	58,500 00
	149,648 00

Bonds.	Par value.	Market value.
42d St. and Grand St. Ferry Co .....	\$6,000 00	\$6,720 00

### Stocks.

N. Y. Central & Hudson River R. R .....	50,000 00	54,000 00
Delaware, Lackawanna & Western R. R.....	25,000 00	32,500 00
Delaware & Hudson Canal Co .....	20,800 00	22,048 00
Tradesmen's National Bank.....	10,000 00	10,700 00
Consolidated Gas Co .....	30,000 00	22,500 00
N. Y. Elevated R. R. Co.....	1,000 00	1,180 00
	\$142,800 00	\$149,648 00

Amount loaned on stocks and bonds as collateral.....	25,950 00
Market value of collaterals.....	\$34,788 00
Cash on hand and in bank.....	13,315 97
Interest due and accrued on stocks not included in market value .....	2,024 60
Gross premiums in course of collection not more than three months due.	1,065 78
All other property, viz: Certified credit of return taxes due from the State of N. Y .....	605 77

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$374 25
Aggregate amount of all available assets .....	\$410,485 12

## LIABILITIES.

Net amount of unpaid losses.....	\$5,115 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$29,578 91
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,357 48
Amount of unearned premiums on all outstanding risks.....	40,936 39
Cash dividends unpaid.....	10,000 00
Gross liabilities, except capital stock.....	\$56,051 39



Surplus as regards policyholders.....	\$354,433 73
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	<u>\$154,433 73</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$78,733 90	
Deduct re-insurance, rebate and return premiums.....	7,802 96	
Net cash received for premiums during the year.....		\$70,930 94
Interest on bonds and mortgages.....		5,450 16
Interest and dividends from all other sources.....		9,913 50
Income from all other sources.....		<u>2,531 00</u>
Received during the year in cash.....		<u>\$88,825 60</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$38,930 38
Cash dividends paid.....	20,000 00
Commissions and brokerage.....	12,330 95
Salaries, fees and wages.....	14,599 94
State, national and local taxes.....	3,412 20
All other payments.....	<u>5,787 19</u>
Expenditures during the year, in cash.....	<u>\$95,060 66</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$11,322,224	\$82,411 71
Written or renewed during the year.....	10,682,580	78,961 46
Total.....	\$22,004,804	\$161,373 17
Deduct those expired and marked off as terminated.....	11,062,723	79,493 95
In force at the end of the year.....	\$10,942,081	\$81,879 22
Deduct amount re-insured.....	219,974	1,534 25
Net amount in force December 31, 1887.....	<u>\$10,722,107</u>	<u>\$80,344 97</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$7,481,623	\$59,157 82
More than <i>one</i> and not more than <i>three</i> years to run.....	2,820,497	16,589 72
More than three years to run.....	419,987	4,597 43
Net amount in force December 31, 1887.....	<u>\$10,722,107</u>	<u>\$80,344 97</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,817,523 53
Total losses paid from organization to date.....	1,088,970 01
Total losses incurred during the year.....	40,020 70
Total cash dividends declared since the company commenced business...	<u>962,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,071,739 00
Premiums received, fire.....	11,169 59
Losses paid, fire.....	4,713 28
Losses incurred, fire.....	<u>7,355 87</u>

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at St. Paul, Minn.; commenced business May, 1865; commenced business in Illinois, February 26, 1869.]

CHARLES H. BIGELOW, PRESIDENT.

CHARLES B. GILBERT, SECRETARY.

JAMES H. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash .....	500,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$104,566 29
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	341,053 71
Interest due and accrued on bond and mortgage loans .....	6,059 78
Total value of mortgaged premises .....	\$806,700 00
Market value of stocks and bonds owned by the company, viz: .....	497,267 02

## Stocks.

## Par value. Market value.

First National Bank, St. Paul .....	\$32,000 00	\$60,800 00
Merch. National Bank, St. Paul .....	27,000 00	47,250 00
Bank of Minnesota, St. Paul .....	10,000 00	13,500 00
St. Paul National Bank, St. Paul .....	6,000 00	6,600 00
First National Bank, Alexandria .....	2,000 00	2,500 00
St. Paul Trust Co., St. Paul .....	6,000 00	6,000 00
First National Bank, St. Peter .....	3,000 00	3,750 00
First National Bank, Glencoe .....	5,000 00	5,000 00
Seven Corners Bank, St. Paul .....	5,000 00	5,000 00
St. Paul and S. C. R. R. Co. Special .....	2,097 60	1,170 77
Chicago, St. P., M. and O. R. R. Co. ....	10,000 00	11,800 00
St. Paul Warehouse and Elevator Co. ....	19,250 00	14,487 50
North American Telegraph Co. ....	5,000 00	5,000 00

## Bonds.

City of Minneapolis, 8s. ....	1,500 00	1,500 00
.. St. Paul, 5s. ....	60,000 00	63,000 00
.. Mankato, 7s. ....	8,500 00	8,500 00
Town of Detroit, 12s. ....	611 00	611 00
.. Sauk Centre, 8s. ....	3,500 00	3,587 50
.. Verron Centre, 7s. ....	7,500 00	7,500 00
Village of Detroit, 7s. ....	700 00	700 00
Town of Jo Davies, 7s. ....	5,500 00	5,500 00
.. Elmore, 7s. ....	6,500 00	6,500 00
.. Garden City, 7s. ....	7,000 00	7,000 00
.. Winnebago, 7s. ....	10,000 00	10,000 00
Village of Winnebago, 7s. ....	5,000 00	5,000 00
Town of Pilot Grove, 7s. ....	5,000 00	5,000 00
.. Oakwood, 7s. ....	7,500 00	7,500 00
.. Blue Earth City, 7s. ....	36,000 00	36,000 00
.. Granite Falls, 7s. ....	1,500 00	1,500 00
County of Pine, 10s. ....	4,500 00	4,950 00
.. Rock, 10s. ....	24,000 00	27,600 00
.. Custer, M. T., 7s. ....	30,900 00	30,900 00
.. Ramsey, 8s. ....	1,000 00	1,100 00
.. Dawson, 8s. ....	1,500 00	1,500 00
.. Barnes, D. T., 8s. ....	20,000 00	20,800 00
.. Grand Forks, D. T., 8s. ....	4,000 00	4,200 00
.. Grant, Minn., School District, 8s. ....	4,000 00	4,000 00
.. Yellow Medicine, Minn., School District, 9s. ....	300 00	300 00

## Bonds.

County of Barnes and Cass, D. T., Joint		
School District, 8s.....	9,000 00	9,000 00
Carver, Minn., School District, 7s..	6,000 00	6,000 00
Griggs, D. T., School District, 8s..	500 00	500 00
Jerauld, D. T., School District, 8s..	2,400 00	2,400 00
Cass, D. T., School District, 8s....	1,500 00	1,500 00
Sanborn, D. T., School District, 8s	5,500 00	5,500 00
Barnes and Cass, D. T., School		
District, 8s.....	1,500 00	1,500 00
Barnes and Cass, D. T., School		
District, 10s.....	1,800 00	1,800 00
Cass, D. T., School District, 10s..	6,460 25	6,460 25
Peoria, Ill., Grape Sugar Co., 7s.....	15,000 00	15,000 00
	<u>\$438,518 85</u>	<u>\$497,267 02</u>

Amount loaned on stocks and bonds as collateral.....		\$343,921 44
Market value of collaterals.....	\$565,115 00	
Cash on hand and in bank.....		96,065 61
Interest due and accrued on stocks not included in market value.....		11,375 66
Interest due and accrued on collateral loans.....		8,527 95
Gross premiums in course of collection not more than three months due..		93,280 01
Bills receivable, not matured, taken for fire, marine and inland risks.....		27,404 35
All other property, viz: Rents due and accrued, \$160.00; due for re-insur-		
ance on losses paid, \$11,439.03.....		11,599 03
Aggregate amount of all available assets.....		<u>\$1,541,060 85</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$91,014 64
Unearned premiums at 50 per cent. on fire risks under one		
year.....	\$255,712 03	
Unearned premiums, <i>pro rata</i> , on fire risks running more		
than one year.....	310,015 16	
Unearned premiums at 50 per cent. on inland navigation		
risks.....	24,376 46	
Amount of unearned premiums on all outstanding risks.....		<u>590,103 65</u>
Gross liabilities, except capital stock.....		<u>\$681,118 29</u>
Surplus as regards policyholders.....		\$859,942 56
Amount of capital stock paid up.....		<u>500,000 00</u>
Surplus over paid up capital.....		<u>\$359,942 56</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$977,063 39	\$205,648 60	
Deduct re-insurance, rebate and return prem-			
iums.....	202,341 94	26,374 12	
Net cash received for premiums during the			
year.....	\$794,721 45	\$179,274 48	\$973,995 93
Interest on bonds and mortgages.....			22,427 28
Interest and dividends from all other sources.....			64,989 60
Income from all other sources.....			<u>9,060 43</u>
Received during the year in cash.....			<u>\$1,070,473 24</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$518,454 98	
Net amount paid for marine and inland losses.....	146,410 15	\$664,865 13
Cash dividends paid.....		50,000 00
Commissions and brokerage.....		190,377 60
Salaries, fees and wages.....		47,989 70
State, national and local taxes.....		15,358 61
All other payments.....		<u>50,525 19</u>
Expenditures during the year, in cash.....		<u>\$1,019,116 23</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$67,519,199	\$973,764 89
Written or renewed during the year.....	76,367,555	1,029,741 63
Total.....	\$143,886,754	\$2,003,509 52
Deduct those expired and marked off as terminated.....	57,892,995	797,242 26
In force at the end of the year.....	\$85,993,759	\$1,206,267 26
Deduct amount re-insured.....	9,801,038	128,457 61
Net amount in force December 31, 1887.....	\$76,192,721	\$1,077,809 65

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$32,099,828	\$511,424 06
More than <i>one</i> and not more than <i>three</i> years to run.....	21,653,870	251,383 66
More than three years to run.....	22,439,023	315,001 93
Net amount in force December 31, 1887.....	\$76,192,721	\$1,077,809 65

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$595,485	\$31,380 00
Written during the year.....	22,740,743	211,230 06
Total.....	\$23,336,228	\$242,610 06
Deduct those expired and marked off as terminated.....	22,051,022	193,857 14
In force December 31, 1887. ....	\$1,285,206	\$48,752 92

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,655,151 27
Total losses paid from organization to date.....	6,145,950 65
Total losses incurred during the year.....	687,939 97
Total cash dividends declared since the company commenced business..	816,696 47

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$12,887,302.00; marine and inland, \$4,558,315.00....	\$17,445,617 00
Premiums received, fire, \$91,958.42; marine and inland, \$25,395.45.....	117,353 87
Losses paid, fire, \$40,961.96; marine and inland, \$21,915.47.....	62,877 43
Losses incurred, fire, \$50,604.50; marine and inland, \$22,171.73.....	72,776 23

## SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Haven, Conn.; commenced business April, 1841; commenced business in Illinois April 22, 1875.]

CHARLES S. LEETE, PRESIDENT.

HERBERT MASON, SECRETARY.

CHARLES W. DREW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	250,000 00



## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$33,329 13
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$127,950 00
Interest due and accrued on bond and mortgage loans .....	261 38
Total value of mortgaged premises .....	\$413,165 00
Market value of. stocks and bonds owned by the company, viz.....	316,590 00

Stock.	Par value.	Market value.
Tradesmen's National Bank, New Haven....	\$11,500	\$15,755
Second National Bank, New Haven.....	20,000	27,200
Merchants' National Bank, New Haven.....	13,800	15,456
Yale National Bank, New Haven.....	20,000	22,600
New Haven National Bank, New Haven.....	9,500	14,915
N. Haven County National Bank, N. Haven.	15,100	18,120
American Exchange National Bank, N. York	10,000	14,200
Commerce National Bank, New York.....	5,000	8,350
Western National Bank, New York.....	6,000	5,760
N. Y., New Haven and Hartford R. R.....	10,000	21,500
Shore Line (Conn.) R. R.....	7,700	12,859
Chicago, Burlington and Quincy R. R.....	11,000	14,300
Chicago, Rock Island and Pacific R. R.....	11,000	12,430
Housatonic (preferred) R. R.....	6,000	9,300
New Haven Water Co.....	7,850	15,700

Bonds.		
N. H. and Northampton R. R. 6% Consol.		
1st mort.....	15,000	18,000
Housatonic R. R. 5%.....	10,000	10,000
Holyoke and Westfield R. R. 1st mort.....	7,000	7,490
Minn. and St. L. R. R., Iowa Ext., 1st mort ..	4,000	4,720
Chi., Mil. and St. P. R. R., (Dubuque Div.)		
1st mort.....	5,000	5,750
C., M. and St. P. R. R. (C. & M. Div.) 1st mort.	7,000	9,240
C., M. and St. P. R. R. (River Div.) 1st mort ..	3,000	4,020
Mahoning Coal Co.'s R. R. (Lake Shore guar-		
antee) 1st mort .....	10,000	10,200
Chi., Burlington and North. R. R. 1st mort ..	1,000	1,025
City of Jersey City, N. J., 6%.....	7,000	7,700
City of Omaha, Neb., 5%.....	10,000	10,000
	\$243,450	\$316,590

Amount loaned on stocks and bonds as collateral.....	31,592 50
Market value of collaterals.....	\$44,802 10
Cash on hand and in bank.....	55,841 76
Interest due and accrued on stocks not included in market value.....	638 90
Gross premiums in course of collection not more than three months due.	69,591 35
Bills receivable, not matured, taken for fire, marine, and inland risks.....	3,077 25
Aggregate amount of all available assets .....	\$638,872 27

## LIABILITIES.

Net amount of unpaid losses.....	\$22,721 11
Unearned premiums at 50 per cent. on fire risks under one year.....	\$144,153 42
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	60,408 03
Unearned premiums at 50 per cent. on inland navigation risks.....	26,841 18
Unearned premiums at 100 per cent. on marine risks.....	16,895 47
Amount of unearned premiums on all outstanding risks.....	248,298 10
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	9,957 58
Gross liabilities, except capital stock .....	\$280,976 79
Surplus as regards policyholders.....	\$357,895 48
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$107,895 48

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$383,491 54	\$94,122 48	
Deduct re-insurance, rebate and return pre- miums.....	52,394 34	9,872 07	
Net cash received for premiums during the year.....	331,187 20	84,250 41	\$415,437 61
Interest on bonds and mortgages.....			6,240 00
Interest and dividends from all other sources.....			17,300 01
Income from all other sources.....			152 18
Received on increased capital.....		\$50,000 00	
Received during the year in cash.....			\$439,129 80

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$209,317 42	
Net amount paid for marine and inland losses.....	40,126 53	\$249,443 95
Cash dividends paid.....		18,000 00
Commissions and brokerage.....		84,694 22
Salaries, fees and wages.....		32,432 78
State, national and local taxes.....		3,100 60
Expenditures during the year, in cash.....		\$387,671 55

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$23,694,464	\$305,517 97
Written or renewed during the year.....	33,614,775	406,557 49
Total.....	\$57,309,239	\$712,075 46
Deduct those expired and marked off as terminated.....	26,666,568	308,323 47
In force at the end of the year.....	\$30,642,671	\$403,751 99
Deduct amount re-insured.....	1,318,435	15,059 29
Net amount in force December 31, 1887.....	\$29,324,236	\$388,692 70

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$20,346,215	\$288,306 84
More than <i>one</i> and not more than <i>three</i> years to run.....	5,365,015	59,674 98
More than three years to run.....	3,613,006	40,710 88
Net amount in force December 31, 1887.....	\$29,324,236	\$388,692 70

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$974,135	\$27,688 91
Written during the year.....	32,158,619	108,278 61
Total.....	\$33,132,754	\$135,967 52
Deduct those expired and marked off as terminated.....	27,471,841	60,487 59
In force December 31, 1887.....	\$5,660,913	\$75,479 93
Deduct amount re-insured.....	132,975	4,902 10
Net amount in force.....	\$5,527,938	\$70,577 83

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$4,813,012 90
Total losses paid from organization to date.....	3,327,033 28
Total losses incurred during the year.....	243,790 21
Total cash dividends declared since the company commenced business..	344,281 00
Total dividends declared payable in stock from organization.....	50,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,940,951 00
Premiums received, fire.....	19,074 96
Losses paid, fire.....	9,779 22
Losses incurred, fire.....	14,097 67

## SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Cincinnati, Ohio.; commenced business July 19, 1881; commenced business in Illinois March 16, 1883.]

JOHN KYLE, PRESIDENT.

F. A. ROTHEIR, SECRETARY.

GRANGER SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$150,000 00
Capital stock paid up in cash .....	150,000 00

## ASSETS.

Market value of stocks and bonds owned by the company, viz .....	\$186,254 50
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Stock.	Par value.	Market value.
German National Bank.....	\$5,000 00	\$7,500 00
Metropolitan National Bank.....	12,300 00	15,313 50
Exchange National Bank.....	4,500 00	4,500 00
Citizens' National Bank.....	5,000 00	8,750 00
Queen City National Bank.....	20,000 00	20,000 00
Commercial National Bank.....	8,500 00	9,520 00
Brush Electric Light Co.....	600 00	600 00
Columbus and Xenia R. R.....	2,750 00	4,620 00
Little Miami R. R.....	4,750 00	7,837 50
Cin., Ind., St. Louis and Chicago R. R.....	8,800 00	6,823 00
Mt. Adams and Eden Park, Inclined Ry.....	27,000 00	27,270 00
Cin., N. Orleans and Texas Pacific R. R.....	4,000 00	2,400 00
Cincinnati Street Ry.....	11,150 00	11,261 50
Cincinnati Hotel Co.....	10,000 00	10,200 00
Farmers' Insurance Co.....	1,500 00	1,350 00
Eureka Insurance Co.....	4,600 00	9,292 00
Amazon Insurance Co.....	1,800 00	1,800 00
Cincinnati, Portsmouth, Big Sandy and Pomeroy Packet Co.....	6,200 00	8,060 00
Cincinnati Gas Light and Coke Co.....	15,600 00	28,470 00
Mt. Adams and Eden Park preferred R. R....	600 00	690 00

\$154,650 00	\$186,254 50
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Amount loaned on stocks and bonds as collateral.....	3,591 83
Market value of collaterals.....	\$6,568 00
Cash on hand and in bank.....	12,155 86
Interest due and accrued on stocks not included in market value .....	1,406 88
Interest due and accrued on collateral loans.....	336 92
Gross premiums in course of collection not more than three months due.....	11,901 47
Bills receivable, not matured, taken for fire, marine and inland risks .....	3,165 51

Aggregate amount of all available assets.....	\$218,812 97
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## LIABILITIES.

Net amount of unpaid losses.....	\$8,558 91
Unearned premiums at 50 per cent. on fire risks under one year.....	\$20,841 86
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	15,099 64
Unearned premiums at 50 per cent. on inland navigation risks.....	2,183 87
Amount of unearned premiums on all outstanding risks.....	38,125 37
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$261.51; due other insurance companies, 2,369.45.....	2,630 96
Gross liabilities, except capital stock .....	\$49,315 24

Surplus as regards policyholders .....	\$169,497 73
Amount of capital stock paid up .....	150,000 00
Surplus over paid up capital .....	<u>\$19,497 73</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year .....	\$76,267 03	\$4,978 65	
Deduct re-insurance, rebate and return premiums.....	14,852 41	260 85	
Net cash received for premiums during the year.....	\$61,414 62	\$4,717 80	\$66,132 42
Interest and dividends from all sources .....			8,839 25
Received during the year, in cash.....			<u>\$74,971 67</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$30,883 22	
Net amount paid for marine and inland losses .....	372 25	\$31,255 47
Cash dividends paid.....		9,000 00
Commissions and brokerage.....		11,874 81
Salaries, fees and wages.....		5,725 00
State, national and local taxes.....		399 83
All other payments .....		2,870 38
Expenditures during the year, in cash .....		<u>\$61,125 49</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$3,668,421	\$49,991 39
Written or renewed during the year .....	6,182,304	73,367 26
Total.....	\$9,850,725	\$123,358 65
Deduct those expired and marked off as terminated.....	4,434,273	47,412 68
In force at the end of the year.....	\$5,416,452	\$75,915 97
Deduct amount re-insured.....	767,812	9,136 74
Net amount in force December 31, 1887 .....	<u>\$4,648,640</u>	<u>\$66,779 23</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,782,377	\$41,683 73
More than <i>one</i> and not more than <i>three</i> years to run.....	838,100	11,002 59
More than three years to run .....	1,028,163	14,092 91
Net amount in force December 31, 1887 .....	<u>\$4,648,640</u>	<u>\$66,779 23</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$84,000	\$5,789 00
Written during the year.....	67,250	4,789 38
Total.....	\$151,250	\$10,578 38
Deduct those expired and marked off as terminated .....	88,250	6,210 63
In force December 31, 1887.....	<u>\$63,000</u>	<u>\$4,367 75</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$342,356 91
Total losses paid from organization to date.....	185,317 89
Total losses incurred during the year.....	32,121 29
Total cash dividends declared since the company commenced business..	<u>42,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,140,502 00
Premiums received, fire .....	13,767 49
Losses paid, fire .....	6,765 60
Losses incurred, fire .....	<u>9,714 65</u>



## SOUTHERN CALIFORNIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Los Angeles, Cal.; commenced business March, 1885; commenced business in Illinois, April 30, 1887.]

E. F. SPENCE, PRESIDENT.

D. E. MILES, SECRETARY.

SILAS M. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash .....	200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$56,050 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	159,536 66
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,450.00 is in process of foreclosure).....	1,450 00
Interest due and accrued on bond and mortgage loans.....	3,895 22
Total value of mortgaged premises.....	\$675,887
Cash on hand and in bank.....	27,376 97
Gross premiums in course of collection not more than three months due.....	42,964 19
Aggregate amount of all available assets .....	\$291,273 04

## LIABILITIES.

Net amount of unpaid losses.....	\$4,744 83
Unearned premiums at 50 per cent. on fire risks under one year.....	\$44,526 74
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	21,414 88
Amount of unearned premiums on all outstanding risks .....	65,941 62
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$5,370.52; return premiums, \$2,002.34 .....	7,372 86
Gross liabilities, except capital stock .....	\$78,059 31
Surplus as regards policyholders.....	\$213,213 73
Amount of capital stock paid up .....	200,000 00
Surplus over paid up capital.....	\$13,213 73

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$182,961 26	
Deduct re-insurance, rebate and return premiums .....	60,704 60	
Net cash received for premiums during the year .....		\$122,256 66
Interest on bonds and mortgages.....		16,795 38
Income from all other sources.....		600 00
Received during the year in cash .....		\$139,652 04

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$42,766 41
Cash dividends paid.....	2,000 00
Commission and brokerage.....	25,174 47
Salaries, fees and wages.....	10,572 50
State, national and local taxes.....	2,402 72
All other payments, including \$11,753.39 charged to profit and loss .....	33,822 73
Expenditures during the year, in cash .....	<u>\$116,738 88</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$5,551,367	\$95,942 51
Written or renewed during the year.....	10,266,890	173,592 37
Total.....	\$15,818,257	\$269,534 88
Deduct those expired and marked off as terminated.....	6,672,724	113,591 58
In force at the end of the year.....	\$9,145,533	\$155,943 30
Deduct amount re-insured.....	1,327,255	28,084 60
Net amount in force December 31, 1887.....	<u>\$7,818,278</u>	<u>\$127,858 70</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$5,406,654	\$89,053 49
More than <i>one</i> and not more than <i>three</i> years to run.....	2,246,399	34,784 70
More than three years to run.....	165,225	4,020 51
Net amount in force December 31, 1887 .....	<u>\$7,818,278</u>	<u>\$127,858 70</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$318,795 72
Total losses paid from organization to date .....	130,507 98
Total losses incurred during the year.....	46,914 65
Total cash dividends declared since the company commenced business..	<u>4,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$351,678 00
Premiums received, fire.....	5,949 37
Losses paid, fire.....	200 96
Losses incurred, fire.....	<u>3,400 96</u>

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Springfield, Mass.; commenced business in 1851; commenced business in Illinois February 15, 1853.]

J. N. DUNHAM, PRESIDENT.

S. J. HALL, SECRETARY.

AMOS J. HARDING, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,250,000 00
Capital stock paid up in cash .....	<u>1,250,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$110,853 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		261,550 00
Interest due and accrued on bond and mortgage loans.....		6,510 97
Total value of mortgaged premises.....	\$450,000 00	
Market value of United States bonds owned by the company, par value.....	100,000 00	125,000 00
Market value of other stocks and bonds owned by the company, viz.....		2,255,306 00
<b>Bonds.</b>		
	Par value.	Market value.
Wakefield, Mass., Water Co., 6s.....	\$50,000	\$55,000
Ann Arbor, Mich., Water Co., 6s.....	50,000	53,000
Amherst, Mass., Water Co., 5s.....	16,000	16,000
Kansas City, St. Joe and Council Bluffs R. R., 7s.....	100,000	120,000
Union Pacific R. R., Collateral Trust, 6s.....	48,000	50,880
Chicago and Northwestern R. R., 6s.....	50,000	60,000
Morris and Essex R. R., 7s.....	8,000	11,200
N. Y. and Harlem R. R., 7s.....	10,000	13,000
Chicago, Milwaukee and St. Paul R. R., 7s.....	10,000	12,500
St. Paul, Minneapolis and Manitoba Ry., 6s.....	50,000	58,000
Chicago, Burlington and Quincy R. R., 4s.....	10,000	9,200
Detroit, Lansing and Northern R. R., 7s.....	2,000	2,400
Chicago, Burlington and Northern, 5s.....	11,000	11,220
<b>Stocks.</b>		
Boston and Albany R. R.....	100,000	197,000
Connecticut River R. R.....	50,000	94,000
N. Y., New Haven and Hartford R. R.....	100,000	215,000
Old Colony R. R.....	50,000	87,500
New York and Harlem R. R.....	50,000	110,000
Chicago, Burlington and Quincy R. R.....	110,000	143,000
Chicago, Mil. and St. Paul R. R., preferred.....	55,000	61,600
Chicago, Mil. and St. Paul R. R., common.....	10,000	7,500
Pennsylvania R. R.....	25,000	27,500
Chicago, Burlington and Northern R. R.....	10,000	6,400
Connecticut and Passumpsic R. R.....	50,000	54,000
Chicago and Alton R. R.....	40,000	56,000
Chicago, Rock Island and Pacific R. R.....	55,000	62,700
Illinois Central R. R.....	30,000	35,400
Atchison, Topeka and Santa Fe R. R.....	34,500	32,775
Agawam National Bank, Springfield.....	20,300	26,390
John Hancock National Bank, Springfield.....	18,500	21,275
Chicopee National Bank, Springfield.....	10,400	17,160
Pynehon National Bank, Springfield.....	10,000	17,000
Second National Bank, Springfield.....	14,800	24,420
Third National Bank, Springfield.....	20,000	36,000
City National Bank, Springfield.....	10,000	13,000
Chapin National Bank, Springfield.....	10,000	13,500
First National Bank, Springfield.....	20,000	30,000
Ware National Bank, Ware.....	7,500	9,000
First National Bank, Northampton.....	10,000	13,600
Northampton National Bank, Northampton.....	10,000	17,000
Monson National Bank, Monson.....	1,000	1,500
First National Bank, Chicopee.....	9,500	9,165
City National Bank, Holyoke.....	10,000	12,500
Adams National Bank, No. Adams.....	2,000	2,840
Franklin County National Bank, Greenfield.....	6,000	6,000
Palmer National Bank, Palmer.....	7,500	9,150
First National Bank, Lynn.....	4,100	5,125
Tremont National Bank, Boston.....	10,000	10,000
Boston National Bank, Boston.....	10,000	12,000
New England National Bank, Boston.....	10,000	14,600
Commonwealth National Bank, Boston.....	10,000	13,700
Merchandise National Bank, Boston.....	10,000	10,000
Merchants' National Bank, Boston.....	10,000	13,800
Atlas National Bank, Boston.....	10,000	11,400
Howard National Bank, Boston.....	30,000	31,800
Webster National Bank, Boston.....	13,000	13,000
Boylston National Bank, Boston.....	15,000	19,650
Eliot National Bank, Boston.....	10,000	13,000
National Bank of Commerce, Boston.....	10,000	12,000
Shawmut National Bank, Boston.....	10,000	12,400
Freeman's National Bank, Boston.....	8,000	7,200
Washington National Bank, Boston.....	3,300	3,960
Old Boston National Bank, Boston.....	5,600	6,496
National Exchange Bank, Boston.....	6,000	7,500
National Bank of Commerce, N. Y.....	10,000	17,000
National Bank of North America, N. Y.....	7,000	12,000
Fourth National Bank, N. Y.....	20,000	28,000
Continental National Bank, N. Y.....	20,000	24,000
Metropolitan National Bank, N. Y.....	20,000	3,400
St. Paul National Bank, St. Paul, Minn.....	10,000	11,000

\$1,654,000

\$2,255,306

Amount loaned on stocks and bonds as collateral.....	26,900 00
Market value of collaterals.....	\$39,525 00
Cash on hand and in bank.....	\$82,291 03
Interest due and accrued on stocks not included in market value.....	21,760 00
Interest due and accrued on collateral loans.....	672 50
Gross premiums in course of collection not more than three months due.....	185,500 00
Bills receivable, not matured, taken for fire, marine and inland risks.....	22,738 98
All other property, viz: rents due and accrued.....	821 50
Aggregate amount of all available assets.....	<u>\$3,099,903 98</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$172,025 32
Unearned premiums at 50 per cent. on fire risks under one year.....	\$506,960 63
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	669,106 91
Amount of unearned premiums on all outstanding risks.....	1,176,067 54
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	27,825 00
Gross liabilities, except capital stock.....	<u>\$1,375,917 86</u>
Surplus as regards policyholders.....	\$1,723,986 12
Amount of capital stock paid up.....	1,250,000 00
Surplus over paid up capital.....	<u>\$473,986 12</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,782,083 63
Deduct re-insurance, rebate and return premiums.....	219,174 77
Net cash received for premiums during the year.....	\$1,562,908 86
Interest on bonds and mortgages.....	13,501 70
Interest and dividends from all other sources.....	117,117 17
Income from all other sources.....	3,979 25
Received during the year in cash.....	<u>\$1,697,506 98</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$940,248 87
Cash dividends paid.....	112,500 00
Commissions and brokerage.....	261,227 09
Salaries, fees and wages.....	70,317 06
State, national and local taxes.....	47,772 82
All other payments.....	148,752 84
Expenditures during the year, in cash.....	<u>\$1,580,818 68</u>

## RISKS AND PREMIUMS.

	Fire and tornado risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$168,295,751	\$2,286,631 99
Written or renewed during the year.....	133,032,100	1,795,933 63
Total.....	<u>\$301,327,851</u>	<u>\$4,082,565 62</u>
Deduct those expired and marked off as terminated.....	127,714,136	1,718,861 27
Net amount in force December 31, 1887..	<u>\$173,613,715</u>	<u>\$2,363,704 35</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$68,828,211	\$1,013,921 27
More than <i>one</i> and not more than <i>three</i> years to run.....	42,211,411	469,897 14
More than three years to run.....	62,574,093	879,885 94
Net amount in force December 31, 1887.....	<u>\$173,613,715</u>	<u>\$2,363,704 35</u>



## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$22,283,187 37
Total losses paid from organization to date.....	13,869,573 33
Total losses incurred during the year.....	950,080 34
Total cash dividends declared since the company commenced business...	2,104,542 00
Total dividends declared payable in stock from organization .....	750,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$9,319,881 00
Premiums received, fire .....	117,869 91
Losses paid, fire.....	62,410 01
Losses incurred, fire.....	58,145 60

## SPRING GARDEN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business August 29, 1835; commenced business in Illinois February 16, 1883.]

NELSON F. EVANS, PRESIDENT.

JACOB E. PETERSON, SECRETARY.

CHARLES W. DREW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash .....	400,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$220,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	295,880 00
Interest due and accrued on bond and mortgage loans.....	6,678 40
Total value of mortgaged premises .....	\$524,900 00
Market value of United States bonds owned by the company, par value.....	30,000 00
Market value of other stocks and bonds owned by the company, viz.....	37,800 00
	412,900 00

## Bonds.

## Par value. Market value.

City of Cincinnati, 7 3-10s.....	\$20,000	\$26,600
City of St. Joseph, 6s.....	20,000	22,000
Kansas City Water Works, 6s.....	10,000	10,500
North Pennsylvania R. R. gen. mort., 7s.....	20,000	26,200
North Pennsylvania R. R. 1st mort., 7s.....	10,000	11,800
Philadelphia and Reading R. R., consol., 7s .	20,000	25,800
Pittsburg, Cin. and St. Louis R. R., 7s.....	30,000	35,400
Pennsylvania R. R., consol., 6s.....	10,000	12,100
Lehigh Valley R. R., consol., 6s.....	20,000	25,800
New Orleans Pacific R. R., 1st mort. cerf., 6s	20,000	15,400
Peoples' Passenger Ry Co., 7s.....	10,000	11,800
Lehigh Coal and Navigation Co., consol., 7s.	20,000	24,200
American Steamship Co., 6s.....	5,000	5,400
N. Y. and West Shore R. R., 1st mort., 4s.....	5,000	5,100
Terre Haute and Logansport R. R., 6s.....	20,000	21,600
Cleveland, Col., Cin. and Ind. R. R., consol., 6s	10,000	10,900
Jacksonville and Southeastern R. R. gen. mort., 6s.....	20,000	20,000

## Bonds.

Par value    Market value.

Col. and Cin. Midland R. R., 1st mort., 6s. ....	\$20,000	\$19,400
Marietta and N. Georgia R. R., 1st mort., 6s. .	20,000	20,000
Zanesville and Ohio River R. R., 1st mort., 6s.	10,000	9,800
Clearfield and Jefferson R. R., 1st mort. 6s..	10,000	10,900

## Stocks.

Manufacturers' National Bank, Phila. ....	10,000	9,600
Penn National Bank, Phila. ....	10,000	16,000
Commercial National Bank, Phila. ....	5,000	6,100
Fourth Street National Bank, Phila. ....	10,000	10,900

	\$365,000	\$412,900
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Amount loaned on stocks and bonds as collateral .....		249,700 00
Market value of collaterals. ....	\$529,020 00	
Cash on hand and in bank. ....		53,730 93
Gross premiums in course of collection not more than three months due. ....		10,906 56
All other property, viz: rents due and accrued. ....		156 33

Aggregate amount of all available assets .....		\$1,288,252 22
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## LIABILITIES.

Net amount of unpaid losses .....		\$21,390 12
Unearned premiums at 50 per cent on fire risks under one year. ....	\$99,427 77	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	45,434 89	
Amount of unearned premiums on all outstanding risks .....		144,862 66
Amount reclaimable on perpetual fire insurance policies. ....		350,072 19
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers. ....		1,237 14
Gross liabilities, except capital stock. ....		\$517,562 11
Surplus as regards policyholders .....		\$770,690 11
Amount of capital stock paid up. ....		400,000 00
Surplus over paid up capital. ....		\$370,690 11

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year. ....	\$277,856 65	
Deduct re-insurance, rebate and return premiums .....	35,689 40	
Net cash received for premiums during the year .....		\$242,167 25
Interest on bonds and mortgages. ....		17,751 12
Interest and dividends from all other sources .....		35,553 33
Income from all other sources. ....		17,208 59
Deposit premiums received on perpetual fire risks .....	\$9,833 96	
Received during the year, in cash. ....		\$312,680 29

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses. ....		\$133,273 56
Cash dividends paid. ....		64,000 00
Commissions and brokerage. ....		44,265 03
Salaries, fees and wages. ....		19,261 93
State, national and local taxes. ....		11,475 07
All other payments. ....		12,459 32
Deposit premiums returned on perpetual fire risks .....	\$7,143 35	
Expenditures during the year, in cash .....		\$284,734 91

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year. .	\$17,648,940	\$194,874 87
Written or renewed during the year. ....	25,250,083	281,972 71
Total. ....	\$42,899,023	\$476,847 58
Deduct those expired and marked off as terminated. ....	19,511,840	201,484 37
In force at the end of the year .....	\$23,387,183	\$275,363 21
Deduct amount re-insured. ....	482,044	4,906 85
Net amount in force December 31, 1887 .....	\$22,905,139	\$270,456 36

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$17,257,335	\$198,855 55
More than <i>one</i> and not more than <i>three</i> years to run.....	2,859,083	32,021 10
More than three years to run.....	2,788,721	39,579 71
Net amount in force December 31, 1887.....	<u>\$22,905,139</u>	<u>\$270,456 36</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$15,725,916	\$380,103 71
Perpetual risks written during the year .....	502,477	10,926 62
Total.....	\$16,228,393	\$391,030 33
Deduct those marked off as canceled. ....	279,378	7,406 79
In force December 31, 1887.....	\$15,949,015	\$383,623 54
Re-insured .....	5,500	210 00
Net amount in force.....	<u>\$15,943,515</u>	<u>\$383,413 54</u>

## GENERAL INTERROGATORIES.

Total losses paid from organization to date .....	\$2,071,737 48
Total losses incurred during the year .....	138,085 61
Total cash dividends declared since the company commenced business..	1,217,215 00
Total dividends declared payable in stock from organization .....	<u>200,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,773,419 34
Premiums received, fire .....	21,872 22
Losses paid, fire .....	13,682 62
Losses incurred, fire .....	<u>15,383 92</u>

## STANDARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business March 29, 1859; commenced business in Illinois March 16, 1876.]

WILLIAM M. ST. JOHN, PRESIDENT.

ROBERT H. MYERS, SECRETARY.

OAKLEY B. PELLETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$200,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....		\$7,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		8,000 00
Interest due and accrued on bond and mortgage loans.....		40 00
Total value of mortgaged premises.....	\$16,000 00	
Market value of United States bonds owned by the company, par value.....	240,000 00	303,000 00
Market value of other stocks and bonds owned by the company, viz.....		55,185 00
<b>Bonds.</b>		
	Par value.	Market value.
New York City 3s.....	\$25,000 00	\$25,775 00
Morris and Essex R. R. Co. 7s.....	15,000 00	19,950 00
N. Y., Chicago and St. Louis R. E., 4s.....	11,000 00	9,460 00
	<hr/>	<hr/>
	\$51,000 00	\$55,185 00
Cash on hand and in bank.....		15,470 18
Interest due and accrued on stocks not included in market value.....		337 05
Gross premiums in course of collection not more than three months due.....		9,236 09
Aggregate amount of all available assets.....		<hr/> <hr/> \$398,768 32

## LIABILITIES.

Net amount of unpaid losses.....		\$4,005 82
Unearned premiums at 50 per cent. on fire risks under one year.....	\$31,402 26	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	20,451 14	
Amount of unearned premiums on all outstanding risks.....		51,853 40
Due and accrued for salaries and other miscellaneous expenses.....		405 39
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$24.17; commissions and other charges due and to become due to agents and brokers, \$1,592.48; return premiums, \$470.81.....		2,307 46
Gross liabilities, except capital stock.....		<hr/> \$58,572 07
Surplus as regards policyholders.....		\$340,196 25
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		<hr/> <hr/> \$140,196 25

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$96,912 38	
Deduct re-insurance, rebate and return premiums.....	15,100 13	
Net cash received for premiums during the year.....		\$81,812 25
Interest on bonds and mortgages.....		480 00
Interest and dividends from all other sources.....		13,510 91
Income from all other sources.....		810 00
Received during the year, in cash.....		<hr/> <hr/> \$96,613 16

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$47,174 29
Cash dividends paid.....	14,000 00
Commissions and brokerage.....	12,424 45
Salaries, fees and wages.....	13,794 96
State, national and local taxes.....	2,547 18
All other payments.....	6,964 29
Expenditures during the year, in cash.....	<hr/> <hr/> \$96,905 17



## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$12,423,769	\$97,948 37
Written or renewed during the year.....	13,576,810	96,536 20
Total.....	\$26,300,579	\$194,484 57
Deduct those expired and marked off as terminated.....	12,921,062	88,365 87
In force at the end of the year.....	\$13,379,517	\$106,118 70
Deduct amount re-insured.....	976,029	4,480 91
Net amount in force December 31, 1887.....	<u>\$12,403,488</u>	<u>\$101,637 79</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$7,382,347	\$62,804 52
More than <i>one</i> and not more than <i>three</i> years to run.....	4,230,426	30,960 47
More than three years to run.....	790,715	7,872 80
Net amount in force December 31, 1887.....	<u>\$12,403,488</u>	<u>\$101,637 79</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,975,216 06
Total losses paid from organization to date.....	1,752,354 99
Total losses incurred during the year.....	48,976 03
Total cash dividends declared since the company commenced business..	<u>567,020 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$978,923 00
Premiums received, fire.....	7,544 18
Losses paid, fire.....	1,589 26
Losses incurred, fire.....	<u>1,534 04</u>

## SUN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business February 14, 1882; commenced business in Illinois December 18, 1883.]

C. L. TAYLOR, PRESIDENT.

EDWARD E. POTTER, SECRETARY.

FRED S. JAMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	<u>300,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$90,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	194,400 00
Interest due and accrued on bond and mortgage loans.....	4,902 66
Total value of mortgaged premises.....	\$959,000 00
Market value of stocks and bonds owned by the company, viz:.....	<u>120,784 43</u>

Bonds.	Par value.	Market value.
Mercer County, Cal., 5s .....	\$28,500 00	\$28,829 20
Stockton City, Cal., 6s.....	38,000 00	39,615 00
Portland City, Oregon, 5s.....	43,500 00	44,765 23
Forest Grove, Oregon, 8s .....	4,500 00	5,377 50
Newport, Oregon, 8s.....	2,000 00	2,197 50
	<u>\$116,500 00</u>	<u>\$120,784 43</u>
Cash on hand and in bank.....		\$31,984 40
Interest due and accrued on stocks not included in market value .....		2,597 07
Gross premiums in course of collection not more than three months due..		56,670 73
Bills receivable, not matured, taken for fire, marine and inland risks.....		21,124 46
All other property, viz: rents due and accrued; \$925.00; due for re-insurance on losses paid, \$4,287.97.....		5,212 97
Total.....		<u>\$527,676 72</u>
Less special deposits to secure liabilities in Oregon .....		<u>52,340 23</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Bad and doubtful debts and securities .....	\$1,385 55
Aggregate amount of all available assets.....	<u>\$475,336 49</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$22,016 80
Unearned premiums at 50 per cent. on fire risks under one year.....	\$72,244 04	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	34,254 07	
Unearned premiums at 100 per cent. on inland navigation risks.....	1,555 60	
Unearned premiums at 50 per cent. on marine risks.....	26,286 84	
Amount of unearned premiums on all outstanding risks.....		134,340 55
All other demands against the company.....		9,930 61
Total.....		<u>\$166,287 96</u>
Less liabilities secured by special deposits, unearned premiums.....		<u>5,710 35</u>
Gross liabilities, except capital stock .....		<u>\$160,577 61</u>
Surplus as regards policyholders.....		\$314,758 88
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		<u>\$14,758 88</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year .....	\$241,311 50	\$115,833 70	
Deduct re-insurance, rebate and return premiums.....	71,252 20	31,653 11	
Net cash received for premiums during the year .....	\$170,059 30	\$84,180 59	\$254,239 89
Interest on bonds and mortgages.....			15,860 42
Interest and dividends from all other sources .....			6,010 41
Income from all other sources.....			7,005 38
Received during the year in cash.....			<u>\$283,116 10</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$99,668 49	
Net amount paid for marine and inland losses .....	33,699 27	\$133,367 76
Cash dividends paid.....		30,000 00
Commissions and brokerage.....		41,511 96
Salaries fees and wages.....		23,864 28
State, national and local taxes.....		1,913 61
All other payments.....		24,065 39
Expenditures during the year, in cash .....		<u>\$254,723 00</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$13,595,944	\$199,570 53
Written or renewed during the year.....	17,426,455	243,253 20
Total.....	\$31,022,379	\$442,823 73
Deduct those expired and marked off as terminated.....	14,398,072	207,571 40
In force at the end of the year.....	16,624,307	\$235,252 33
Deduct amount re-insured.....	2,416,242	29,384 71
Net amount in force December 31, 1887 .....	\$14,208,065	\$205,867 62

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$10,131,331	\$144,488 09
More than <i>one</i> and not more than <i>three</i> years to run.....	3,851,093	57,525 43
More than three years to run .....	225,136	3,854 10
Net amount in force December 31, 1887.....	\$14,208,065	\$205,867 62

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$707,850	\$45,117 07
Written during the year .....	3,878,186	116,826 34
Total.....	\$4,586,036	\$161,943 41
Deduct those expired and marked off as terminated.....	3,346,590	85,118 84
In force December 31, 1887.....	\$1,239,446	\$76,824 57
Deduct amount re-insured.....	442,963	22,695 29
Net amount in force.....	\$796,478	\$54,129 28

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,623,703 00
Total losses paid from organization to date .....	592,722 09
Total losses incurred during the year .....	127,389 58
Total cash dividends declared since the company commenced business ..	90,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,487,342 00
Premiums received, fire.....	14,063 55
Losses paid, fire.....	6,881 66
Losses incurred, fire .....	6,849 66

## SUN MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Orleans, La.; commenced business January 1, 1856; commenced business in Illinois, January 24, 1883.]

JAMES I. DAY, PRESIDENT.

HORACE CARPENTER, SECRETARY.

L. H. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized, paid up.....	\$500,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$88,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	43,465 91
Market value of stocks and bonds owned by the company, viz: .....	539,576 10

Stocks and Bonds.	Par value.	Market value.	
New Orleans Gas Light Co .....	\$87,900 00	\$72,078 00	
Citizens' Bank .....	2,700 00	1,836 00	
Canal Bank .....	18,800 00	26,320 00	
Merchants' Mutual Insurance Co. ....	100 00	51 00	
Home Insurance Co. ....	2,100 00	1,575 00	
New Orleans Insurance Co .....	4,100 00	1,804 00	
New Orleans Insurance Association .....	30 00	15 00	
New Orleans Produce Exchange .....	50 00	75 00	
Odd Fellows Hall Association .....	5,000 00	5,000 00	
Battalion Washington Artillery .....	1,500 00	1,500 00	
Mechanics, Dealers and Lumberman's Ex. ....	50 00	50 00	
Louisiana State, consol. ....	150,000 00	138,000 00	
City bonds, consol. ....	118,000 00	130,390 00	
City bonds .....	98,700 00	109,063 50	
City Bonds, premium .....	27,420 00	36,468 60	
City Water Works .....	5,000 00	5,650 00	
Grand Lodge La., Masonic .....	500 00	500 00	
N. O. Cotton Exchange, stock .....	200 00	200 00	
N. O. Cotton Exchange, bonds .....	9,000 00	9,000 00	
	\$531,150 00	\$539,576 10	
Amount loaned on stocks and bonds as collateral .....			76,504 71
Market value of collaterals .....		\$107,031 95	
Cash on hand and in bank .....			76,672 21
Gross premiums in course of collection not more than three months due .....			113,377 49
Bills receivable, not matured, taken for fire, marine and inland risks .....			6,676 47

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Mechanics and Traders Bank, stock .....	10	
New Louisiana Jockey Club .....	800 00	
New Orleans, Florida and Havana Steamship Co .....	10 00	
State Bonds, N. O. Jackson and Great N. R. R. ....	500 00	
N. O., Texas and Pacific Ry .....	2,408 00	
Harbor Protection Co. and Relief Tow Boat Co. ....	5,000 00	
Loans on insufficient collateral security .....	11,186 00	
Total .....	\$19,904 10	
Aggregate amount of all available assets .....		\$944,272 99

## LIABILITIES.

Net amount of unpaid losses .....	\$95,876 00
Unearned premiums on fire risks .....	\$143,105 00
Unearned premiums on river risks .....	21 00
Unearned premiums on marine risks .....	400 00
Amount of unearned premiums on all outstanding risks .....	143,526 00
Interest due and declared remaining unpaid or uncalled for .....	1,537 61
Cash dividends unpaid .....	17,417 50
Gross liabilities, except capital stock .....	\$258,357 11
Surplus as regards policyholders .....	\$685,915 78
Amount of capital stock paid up .....	500,000 00
Surplus over paid up capital .....	\$185,915 78

## INCOME DURING THE YEAR.

	From fire, and marine risks.	
Premiums collected during the year .....	\$531,169 36	
Deduct re-insurance, rebate and return premiums .....	160,348 20	
Net cash received for premiums during the year .....		\$370,821 16
Interest and dividends from all sources .....		40,598 36
Received during the year, in cash .....		\$411,419 52



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	}	\$261,512 76
Net amount paid for marine and inland losses.....		
Cash dividends paid .....		49,142 50
Commissions and brokerage.....		55,065 45
Salaries, fees and wages, including agency and other expenses .....		55,052 64
State, national and local taxes .....		9,477 24
All other payments .....		2,000 00
Expenditures during the year, in cash .....		<u>\$432,250 59</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$12,984,075	\$247,671 00
Written or renewed during the year .....	32,486,872	480,957 00
Total.....	<u>\$45,470,947</u>	<u>\$728,628 00</u>
Deduct those expired and marked off as terminated .....	19,204,818	280,411 00
In force at the end of the year.....	<u>\$26,266,129</u>	<u>\$448,217 00</u>
Deduct amount re-insured.....	6,886,940	88,851 00
Net amount in force December 31, 1887.....	<u>\$19,380,089</u>	<u>\$359,366 00</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$13,700	\$118 00
Written during the year .....	12,482,402	72,429 00
Total.....	<u>\$12,496,102</u>	<u>\$72,547 00</u>
Deduct those expired and marked off as terminated.....	10,668,195	63,445 00
In force December 31, 1887.....	<u>\$1,827,907</u>	<u>\$9,102 00</u>
Deduct amount re-insured.....	1,823,207	8,681 00
Net amount in force.....	<u>\$4,700</u>	<u>\$421 00</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,493,332 11
Total losses paid from organization to date.....	1,588,165 74
Total losses incurred during the year.....	308,889 37
Total cash dividends declared since the company re-organized .....	66,135 75
Total dividends declared payable in stock from re-organization. ....	<u>347,317 90</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,310,052 00
Premiums received, fire.....	18,350 74
Losses paid, fire .....	20,584 95
Losses incurred, fire. ....	<u>30,619 95</u>

## SYNDICATE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Minneapolis, Minn.; commenced business September 1, 1886; commenced business in Illinois October 13, 1886.]

E. B. AMES, PRESIDENT.

JACOB STONE, SECRETARY.

WILLIAM H. CUNNINGHAM, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$250,000 00
Capital stock paid up in cash. ....	<u>250,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	\$66,500 00
Interest due and accrued on bond and mortgage loans. ....	1,214 46
Market value of stocks and bonds owned by the company, viz: .....	<u>40,500 00</u>

## Bonds.

## Par value. Market value.

Minneapolis City .....	\$40,000 00	\$40,000 00
Village of Wadena.....	500 00	500 00
	<u>\$40,500 00</u>	<u>\$40,500 00</u>

Amount loaned on stocks and bonds as collateral.....	149,900 00
Market value of collaterals.....	\$258,475 00
Cash on hand and in bank.....	22,231 63
Interest due and accrued on stocks not included in market value.....	454 45
Interest due and accrued on collateral loans.....	3,072 84
Gross premiums in course of collection not more than three months due.....	<u>6,825 09</u>
Aggregate amount of all available assets .....	<u>\$290,698 47</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$1,211 63
Unearned premiums at 50 per cent. on fire risks under one year.....	\$19,352 46
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year. ....	6,453 62
Amount of unearned premiums on all outstanding risks.....	<u>25,806 03</u>
Gross liabilities, except capital stock. ....	<u>\$27,017 71</u>
Surplus as regards policyholders .....	\$263,680 76
Amount of capital stock paid up.....	<u>250,000 00</u>
Surplus over paid up capital.....	<u>\$13,680 76</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$63,705 62	
Deduct re-insurance, rebate and return premiums.....	12,444 33	
Net cash received for premiums during the year.....		\$51,261 29
Interest on bonds and mortgages.....		16,790 43
Interest and dividends from all other sources.....		6,821 33
Received during the year in cash.....		<u>\$74,873 05</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$23,066 46
Commissions and brokerage.....	7,360 82
Salaries, fees and wages.....	8,468 98
State, national and local taxes.....	818 12
All other payments.....	8,328 64
Expenditures during the year, in cash.....	<u>\$48,043 02</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$849,515	\$14,268 63
Written or renewed during the year.....	3,814,557	64,099 15
Total.....	<u>\$4,664,072</u>	<u>\$78,367 78</u>
Deduct those expired and marked off as terminated. ....	1,808,394	27,153 59
In force at the end of the year.....	<u>\$2,855,678</u>	<u>\$51,214 19</u>
Deduct amount re-insured.....	226,177	4,410 82
Net amount in force December 31, 1887.....	<u>\$2,629,501</u>	<u>\$46,803 37</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,047,276	\$38,704 93
More than <i>one</i> and not more than <i>three</i> years to run.....	503,300	6,760 03
More than three years to run.....	78,925	1,338 41
Net amount in force December 31, 1887.....	<u>\$2,629,501</u>	<u>\$46,803 37</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$67,785 22
Total losses paid from organization to date.....	31,044 52
Total losses incurred during the year.....	<u>23,628 80</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	<input type="checkbox"/> \$767,460 00
Premiums received, fire.....	9,929 22
Losses paid, fire.....	4,572 12
Losses incurred, fire.....	<u>4,972 12</u>

# TEUTONIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business September 1, 1871; commenced business in Illinois May 4, 1884.]

EUGENE FRANSSEN, PRESIDENT.

THOMAS CHAMBERLIN, SECRETARY.

GUIDO DE PALIZIEUX, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$81,392 65
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	46,350 00
Interest due and accrued on bond and mortgage loans .....	543 06
Total value of mortgaged premises .....	\$139,500 00
Market value of United States bonds owned by the company, par value. ....	30,000 00
Market value of other stocks and bonds owned by the company, viz:.....	62,661 25

Bonds.	Par value.	Market value.
Lehigh Valley Railroad Co., 7s .....	\$15,000 00	\$20,475 00
Pennsylvania " " 6s.....	5,000 00	6,550 00
Pittsburgh, Cin. and St. Louis R. R. Co., 7s..	5,000 00	5,925 00
City of Trenton School, 7s.....	1,000 00	1,155 00
Lehigh Coal and Navigation Co., 7s .....	2,000 00	2,400 00
Catawissa R. R. Co., 7s.....	6,000 00	7,320 00
Schuylkill River E. Side R. R. Co., 5s.....	5,000 00	5,006 25
Chicago and Western Indiana, 6s.....	7,000 00	7,980 00
N. Pennsylvania R. R. Co., 7s.....	5,000 00	5,850 00
	<u>\$51,000 00</u>	<u>\$62,661 25</u>

Amount loaned on stocks and bonds as collateral.....	6,400 00
Market value of collaterals.....	\$8,577 50
Cash on hand and in bank .....	21,690 52
Interest due and accrued on collateral loans .....	122 67
Gross premiums in course of collection not more than three months due.	4,102 19
All other property, viz: rents due and accrued, \$327.00; perpetual insurance, \$969.75.....	<u>1,296 75</u>

Aggregate amount of all available assets ..... \$262,359 09

## LIABILITIES.

Net amount of unpaid losses .....	\$1,785 22
Unearned premiums at 50 per cent. on fire risks under one year.....	\$8,614 98
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,931 36
Amount of unearned premiums on all outstanding risks .....	18,546 34
Amount reclaimable on perpetual fire insurance policies.....	20,858 51
Due and accrued for salaries and other miscellaneous expenses. ....	85 64
All other demands against the company, viz: rents paid in advance, \$425.00; commissions and other charges due and to become due to agents and brokers, \$355.84; premiums paid in advance, \$13.75 .....	794 59
Gross liabilities, except capital stock .....	<u>\$42,070 30</u>



Surplus as regards policyholders .....	\$220,288 79
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital .....	<u>\$20,288 79</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$34,011 82	
Deduct re-insurance, rebate and return premiums .....	6,139 53	
Net cash received for premiums during the year .....		\$27,872 29
Interest on bonds and mortgages .....		3,087 75
Interest and dividends from all other sources .....		4,402 50
Income from all other sources .....		2,415 28
Deposit premiums received on perpetual fire risks.....	\$1,436 85	
Received during the year, in cash.....		<u>\$37,777 82</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$14,203 66
Cash dividends paid.....	8,000 00
Commissions and brokerage.....	5,207 61
Salaries, fees and wages.....	4,327 50
State, national and local taxes.....	1,056 61
All other payments.....	2,327 85
Deposit premiums returned on perpetual fire risks.....	\$683 00
Expenditures during the year, in cash .....	<u>\$35,123 23</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$2,934,197	\$27,204 13
Written or renewed during the year.....	3,993,355	34,504 57
Total.....	\$6,932,552	\$61,708 70
Deduct those expired and marked off as terminated.....	3,154,926	27,039 25
In force at the end of the year.....	\$3,777,626	\$34,669 45
Deduct amount re-insured.....	203,325	1,996 23
Net amount in force December 31, 1887 .....	<u>\$3,574,301</u>	<u>\$32,673 22</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,242,536	\$17,229 96
More than <i>one</i> and not more than <i>three</i> years to run.....	796,148	8,546 00
More than three years to run.....	535,617	6,897 26
Net amount in force December 31, 1887.....	<u>\$3,574,301</u>	<u>\$32,673 22</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$964,760	\$22,262 62
Perpetual risks written during the year .....	69,200	1,596 50
Total.....	\$1,033,960	\$23,859 12
Deduct those market off as canceled .....	25,900	683 00
In force December 31, 1887.....	<u>\$1,008,060</u>	<u>\$23,176 12</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$334,131 20
Total losses paid from organization to date.....	113,495 75
Total losses incurred during the year .....	15,388 88
Total cash dividends declared since the company commenced business..	<u>164,253 73</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$416,970 00
Premiums received, fire .....	4,660 34
Losses paid, fire .....	2,904 83
Losses incurred, fire .....	2,904 83

## TEUTONIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New Orleans, La.; commenced business June 1, 1871; commenced business in Illinois November 15, 1886.]

WILLIAM B. SCHMIDT, PRESIDENT.

ALBERT P. NOLL, SECRETARY.

R. S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$250,000 00
Capital stock paid up in cash .....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$37,750 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	60,741 66
Total value of mortgaged premises .....	\$117,800 00
Market value of United States bonds owned by the company, par value .....	30,000 00
Market value of other stocks and bonds owned by the company, viz: .....	142,323 50

## Bonds.

## Par value. Market value.

New Orleans City consolidated Crossman..	\$61,000 00	\$68,777 50
New Orleans City, 5s. ....	62,000 00	60,760 00
New Orleans City certificates .....	1,525 00	1,586 00
Canal and Claiborne Street R. R. 1st mort ..	11,200 00	11,200 00

\$135,725 00 \$142,323 50

Amount loaned on stocks and bonds as collateral .....	45,773 03
Market value of collaterals .....	\$57,860 00
Cash on hand and in bank .....	51,939 02
Deposit in Aarganische Bank, Switzerland .....	6,091 89
Gross premiums in course of collection not more than three months due ..	26,105 32
Bills receivable, not matured, taken for fire, marine and inland risks .....	4,391 45

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Bills receivable .....	\$1,030 00
Office furniture and stationery .....	1,000 00
Total .....	\$2,030 00
Aggregate amount of all available assets .....	\$413,647 12

## LIABILITIES.

Net amount of unpaid losses .....	\$8,379 12
Unearned premiums at 50 per cent. on fire risks under one year .....	\$61,134 80
Amount of unearned premiums on all outstanding risks .....	61,134 80
Cash dividends unpaid .....	665 00
All other demands against the company, viz: Reserve for city tax of 1887, contested .....	3,500 00
Gross liabilities, except capital stock .....	\$73,678 92
Surplus as regards policyholders .....	\$339,968 20
Amount of capital stock paid up .....	250,000 00
Surplus over paid up capital .....	\$89,968 20

## INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.	
Premiums collected during the year .....	\$160,633 18	\$30,693 08	
Deduct re-insurance, rebate and return premiums .....	36,192 14	8,671 80	
Net cash received for premiums during the year .....	\$124,441 04	\$22,021 28	\$146,462 32
Interest on bonds and mortgages .....			19,951 62
Income from all other sources .....			7,014 75
Received during the year, in cash .....			\$173,428 69

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$70,321 68	
Net amount paid for marine and inland losses .....	22,363 73	\$92,685 41
Cash dividends paid .....		12,500 00
Commissions and brokerage .....		13,295 08
Salaries, fees and wages .....		23,541 85
State, national and local taxes .....		6,930 78
Expenditures during the year, in cash .....		\$148,953 12

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$11,547,066	\$140,173 53
Written or renewed during the year .....	14,199,147	160,633 18
Total .....	\$25,746,213	\$300,806 71
Deduct those expired and marked off as terminated .....	14,340,857	158,890 89
In force at the end of the year .....	\$11,405,356	\$141,915 82
Deduct amount re-insured .....	2,202,475	23,293 14
Net amount in force December 31, 1887 .....	\$9,202,881	\$118,622 68
	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year ..	None.	
Written during the year .....	\$6,321,735	\$30,693 08
Deduct those expired and marked off as terminated .....	6,321,735	30,693 08

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$3,067,415 00
Total losses paid from organization to date .....	1,427,651 00
Total losses incurred during the year .....	92,685 41
Total cash dividends declared since the company commenced business ..	351,392 00
Total dividends declared payable in stock from organization .....	77,739 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$927,921 40
Premiums received, fire.....	12,049 88
Losses paid, fire.....	3,144 02
Losses incurred, fire.....	<u>3,144 02</u>

## UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business July 25, 1803; commenced business in Illinois April 11, 1873.]

W. S. HASSALL, PRESIDENT.

JOHN M. COWELL, SECRETARY.

JOHN T. SWEETLAND, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	<u>450,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$212,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	8,000 00
Interest due and accrued on bond and mortgage loans.....	150 00
Market value of United States bonds owned by the company, par value.....	\$10,000 00
Market value of other stocks and bonds owned by the company, viz:.....	<u>397,199 75</u>

## Bonds.

Par value. Market value.

Baltimore and Ohio R. R., 6s.....	\$25,000 00	\$29,875 00
Steubenville and Indiana R. R., 5s.....	15,000 00	16,500 00
Pittsburgh Water Loan, 7s.....	10,000 00	12,350 00
Chesapeake and Delaware Canal Co., 5s.....	15,000 00	13,687 50
Phila. and Reading R. R., 6s.....	25,000 00	29,500 00
Schuylkill Navigation Co., 6s.....	10,600 00	5,114 50
North Penna. R. R., 7s.....	4,500 00	5,265 00
American Steamship Co., 6s.....	5,000 00	5,425 00
Pennsylvania Canal Co., 6s.....	15,000 00	11,362 50
Susquehanna Coal Co., 6s.....	10,000 00	11,700 00
New York & Pacific Car Trust, "a", 7s.....	13,000 00	13,000 00
Pennsylvania Car Trust, 5s.....	10,000 00	10,000 00
New York Car Trust "c", 6s.....	36,000 00	36,000 00
New York & Pacific Car Trust "c", 7s.....	32,000 00	32,000 00
Guarantee Car Trust Cent. R. R. of N. J., 6s.....	5,000 00	5,000 00
Perkiomen R. R. 1st mort., 5s.....	13,000 00	13,390 00
Shamokin, Sunburg & Lewisburg R. R., 5s.....	4,000 00	3,320 00
Bethlehem Iron Co. 1st mort., 6s.....	2,000 00	2,280 00

## Stocks.

Little Schuylkill R. R. Co.....	5,000 00	6,200 00
Pennsylvania R. R. Co.....	41,250 00	44,756 25
North Pennsylvania R. R. Co.....	6,800 00	10,268 00
Delaware Mut. Safety Ins. Co.....	2,200 00	4,840 00
Philadelphia National Bank.....	6,800 00	16,830 00
Farmers and Mechanics National Bank.....	8,800 00	15,048 00
Delaware R. R. Co.....	1,000 00	1,488 00
Harrisburg, Portsmouth, Mt. Joy & L. R. R.....	26,250 00	42,000 00

\$348,400 00

\$397,199 75



Amount loaned on stocks and bonds as collateral.....		\$953 63
Market value of collaterals.....	\$1,907 26	
Cash on hand and in bank.....		26,324 88
Interest due and accrued on stocks not included in market value.....		1,417 50
Interest due and accrued on collateral loans.....		11 44
Gross premiums in course of collection not more than three months due.....		125,524 86
Bills receivable, not matured, taken for fire, marine and inland risks.....		713 50
All other property, viz: Rents due and accrued, \$856.69; due for insurance on losses paid, \$11,832.10; amount reclaimable from perpetual premiums, \$757.50.....		13,446 29
Aggregate amount of all available assets.....		<u>\$796,541 85</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$50,801 46
Unearned premiums at 50 per cent. on fire risks under one year.....	\$89,683 34	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	98,946 18	
Unearned premiums at 100 per cent. on marine risks.....	2,006 87	
Amount of unearned premiums on all outstanding risks.....		190,636 39
Amount reclaimable on perpetual fire insurance policies.....		36,020 91
Cash dividends unpaid.....		2,721 77
Due and to become due for borrowed money.....		36,325 70
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers.....		17,657 95
Gross liabilities, except capital stock.....		<u>\$334,164 18</u>
Surplus as regards policyholders.....		\$462,377 67
Amount of capital stock paid up.....		450,000 00
Surplus over paid up capital.....		<u>\$12,377 67</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$357,036 97	\$404,258 85	
Deduct re-insurance, rebate and return premiums.....	64,901 74	250,294 13	
Net cash received for premiums during the year.....	\$292,135 23	\$153,964 72	\$446,099 95
Interest on bonds and mortgages.....			550 00
Interest and dividends from all other sources.....			21,966 47
Income from all other sources.....			10,167 28
Deposit premiums received on perpetual fire risks.....		\$1,170 22	
Received on increased capital.....		75,000 00	
Received during the year, in cash.....			<u>\$478,783 70</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$179,822 09	
Net amount paid for marine and inland losses.....	151,168 05	\$330,990 14
Cash dividends paid.....		15,497 37
Commissions and brokerage.....		81,445 75
Salaries, fees and wages.....		38,761 91
State, national and local taxes.....		11,216 26
All other payments.....		56,319 34
Deposit premiums returned on perpetual fire risks.....	\$1,655 00	□
Expenditures during the year, in cash.....		<u>\$534,230 77</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$30,961,322	\$369,282 89
Written or renewed during the year.....	31,285,678	361,250 40
Total.....	\$62,247,000	\$730,533 29
Deduct those expired and marked off as terminated.....	29,219,687	337,778 23
In force at the end of the year.....	\$33,027,313	\$392,755 06
Deduct amount re-insured.....	2,786,963	35,697 21
Net amount in force December 31, 1887.....	<u>\$30,240,350</u>	<u>\$357,057 85</u>

# RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$14,387,538	\$179,366 68
More than <i>one</i> and not more than <i>three</i> years to run.....	7,960,130	92,957 10
More than three years to run .....	9,201,367	124,757 30
Net amount in force December 31, 1887.....	\$31,548,975	\$397,081 08

## PERPETUAL RISKS.

	Amount of risks.	Total deposits
Perpetual risks in force December 31, 1886 .....	\$1,288,275	\$40,377 98
Perpetual risks written during the year .....	58,450	1,300 25
Total.....	\$1,346,725	\$41,678 23
Deduct those marked off as canceled.....	38,100	1,655 00
Net amount in force December 31, 1887 .....	\$1,308,625	\$40,023 23

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,842,494	\$17,192 48
Written during the year .....	89,512,103	448,408 85
Total.....	\$91,354,597	\$465,601 33
Deduct those expired and marked off as terminated .....	91,072,675	451,119 41
In force December 31, 1887 .....	\$281,922	\$14,481 92
Deduct amount re-insured .....	132,672	12,475 05
Net amount in force.....	\$149,250	\$2,006 87

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$20,017,544 00
Total losses paid from organization to date.....	14,491,541 00
Total losses incurred during the year.....	498,902 25
Total cash dividends declared since the company commenced business..	1,876,221 00
Total dividends declared payable in stock from organization.....	15,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$3,534,892; marine and inland, \$2,301,331 .....	\$5,836,223 00
Premiums received, fire, \$30,972.89; marine and inland, \$6,663.34.....	37,636 23
Losses paid, fire, \$16,517.99; marine and inland, \$3,375.72.....	19,893 71
Losses incurred, fire, \$20,650.30; marine and inland, \$11,820.15.....	32,470 45

## UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at San Francisco, Cal.; commenced business June 30, 1865; commenced business in Illinois October 12, 1880.]

GUSTAVE TOUCHARD, PRESIDENT.

JAMES D. BAILEY, SECRETARY.

THOMAS GOODMAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$750,000 00
Capital stock paid up in cash .....	750,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$123,559 44
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	182,800 00
Total value of mortgaged premises.....	\$470,000 00
Market value of United States bonds owned by the company, par value.....	\$200,000 00
Market value of other stocks and bonds owned by the company, viz.....	426,260 00

Bonds.	Par value.	Market value.
Oakland City, Cal.....	\$8,000	\$10,000
Alameda Town, Cal.....	6,000	6,600
Montgomery Avenue, San Francisco.....	120,000	30,000
Burlington, Cedar Rapids and Northern R.R.....	23,000	24,265
Chicago, Burlington and Quincy R. R.....	25,000	33,375
Chicago and Northwestern R. R.....	25,000	34,750
Chicago, St. Paul, Minn. and Omaha R. R....	25,000	29,750
Chicago, Mil. & St. Paul R. R.....	25,000	25,500
Chicago, Rock Island and Pacific R. R.....	25,000	27,250
Chicago, Rock Island and Pac. R. R., 1st mort	20,000	26,700
Delaware, Lackawanna and Western R. R....	2,000	2,670
Lake Shore and Michigan Southern R. R....	25,000	32,250
Michigan Central R. R.....	25,000	32,000
Met. Elevated R. R. (N. Y. C.) 1st mort.....	15,000	17,700
2d mort....	10,000	10,700
New York Central and Hudson River R. R....	25,000	34,000
Market Street Cable R. R. (San Francisco) ..	20,000	25,800

Stocks.		
Spring Valley Water Works, San Francisco.	22,500	22,950
	<u>\$446,500</u>	<u>\$426,260</u>

Amount loaned on stocks and bonds as collateral .....		\$20,000 00
Market value of collaterals .....	\$39,924 00	
Cash on hand and in bank .....		95,448 88
Interest due and accrued on stocks not included in market value .....		950 00
Gross premiums in course of collection not more than three months due .....		46,768 48
Bills receivable, not matured, taken for fire, marine and inland risks .....		21,467 63
<b>Total .....</b>		<b>\$1,170,254 43</b>
Less special deposits to secure liabilities in Oregon .....		63,250 00

ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$1,648 75
Aggregate amount of all available assets .....	\$1,107,004 43

LIABILITIES.

Net amount of unpaid losses.....		\$46,311 00
Unearned premiums at 50 per cent on fire risks under one year.....	\$170,616 81	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	69,850 58	
Unearned premiums at 50 per cent. on time hull risks.....	25,585 23	
Unearned premiums at 100 per cent. on marine risks.....	8,311 00	
Amount of unearned premiums on all outstanding risks.....		274,363 62
Unused balance of bills and notes taken in advance for premiums.....		7,231 76
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, estimated.....		2,200 00
Total.....		\$330 106 38
Less liabilities secured by special deposits, unearned premiums.....		16,250 00
Gross liabilities, except capital stock.....		\$313,856 38
Surplus as regards policyholders.....		\$793,148 05
Amount of capital stock paid up.....		750,000 00
Surplus over paid up capital.....		\$43,148 05

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$587,286 27	\$136,175 27	
Deduct re-insurance, rebate and return pre- miums. ....	71,561 10	37,662 71	
Net cash received for premiums during the year.....	\$515,725 17	\$98,512 56	\$614,237 73
Interest on bonds and mortgages.....			11,428 80
Interest and dividends from all other sources.....			31,984 04
Income from all other sources.....			8,365 00
Received during the year, in cash.....			\$666,015 57

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$332,177 85	
Net amount paid for marine and inland losses.....	53,496 76	\$385,674 61
Cash dividends paid.....		60,030 00
Commissions and brokerage.....		139,262 80
Salaries, fees and wages.....		38,334 15
State, national and local taxes.....		12,824 89
All other payments.....		31,167 53
Expenditures during the year, in cash.....		\$667,293 98

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$35,572,566	\$461,177 38
Written or renewed during the year.....	46,865,219	595,661 44
Total.....	\$82,437,785	\$1,056,838 82
Deduct those expired and marked off as terminated.....	42,136,638	574,177 51
In force at end of the year.....	\$40,301,147	\$482,661 31
Deduct amount re-insured.....	1,607,594	22,347 36
Net amount in force December 31, 1887.....	\$38,693,553	\$460,313 95

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$29,145,507	\$341,233 62
More than <i>one</i> and not more than <i>three</i> years to run.....	7,698,889	95,546 88
More than three years to run.....	1,849,157	23,533 45
Net amount in force December 31, 1887.....	\$38,693,553	\$460,313 95

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$1,053,938	\$47,004 88
Written during the year.....	10,267,668	151,672 94
Total.....	\$11,321,606	\$198,677 82
Deduct those expired and marked off as terminated.....	9,810,830	124,746 82
In force December 31, 1887.....	\$1,510,776	\$73,931 00
Deduct amount re-insured.....	253,526	14,449 68
Net amount in force.....	\$1,257,250	\$59,481 32

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$8,765,697 94
Total losses paid from organization to date.....	4,807,978 36
Total losses incurred during the year.....	402,085 81
Total cash dividends declared since the company commenced business..	2,235,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,971,938 00
Premiums received, fire.....	37,943 67
Losses paid, fire.....	31,273 41
Losses incurred, fire.....	30,365 54



## UNITED FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; commenced business April 1, 1861; commenced business in Illinois September 16, 1878.]

JOSEPH L. CAVEN, PRESIDENT.

ROBERT B. BEATH, SECRETARY.

C. R. HOPKINS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$120,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	520,908 16
Interest due and accrued on bond and mortgage loans.....	9,331 01
Total value of mortgaged premises.....	\$1,070,470 00
Market value of United States bonds owned by the company, par value.....	50,000 00
Market value of other stocks and bonds owned by the company, viz:.....	122,200 00

## Par value. Market value.

Philadelphia City bonds, 4s.....	\$60,000 00	\$63,000 00
Northern Central R. R. bonds, 6s.....	10,000 00	12,200 00
Continental Passenger Ry., stock.....	20,000 00	24,000 00
Chi. and Western Ind. R. R. Co., gen. mort.....	10,000 00	11,500 00
Bellefonte, Nittany and Lemont R. R Co., 1st mort.....	10,000 00	11,500 00
	\$110,000 00	\$122,200 00

Amount loaned on stocks and bonds as collateral.....	57,500 00
Market value of collaterals.....	\$77,900 00
Cash on hand and in bank.....	13,959 17
Interest due and accrued on stocks not included in market value.....	650 00
Interest due and accrued on collateral loans.....	689 59
Net premiums in course of collection not more than three months due.....	12,841 06
All other property, viz: Rents due and accrued, \$764.00; due on perpetual policies, \$4,558.27.....	5,322 27

Aggregate amount of all available assets.....	\$926,581 26
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## LIABILITIES.

Net amount of unpaid losses.....	\$16,161 23
Unearned premiums at 50 per cent. on fire risks under one year.....	\$73,201 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	40,649 48
Amount of unearned premiums on all outstanding risks.....	113,851 04
Amount reclaimable on perpetual fire insurance policies.....	436,937 06
Due and accrued for salaries and other miscellaneous expenses.....	271 92
All other demands against the company, viz: State, city, county, or other taxes and assessments.....	1,919 86

Gross liabilities, except capital stock.....	\$569,141 11
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Surplus as regards policyholders .....	\$357,440 15
Amount of capital stock paid up .....	300,000 00
Surplus over paid up capital .....	<u>\$57,440 15</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$204,552 35	
Deduct re-insurance, rebate and return premiums .....	25,548 47	
Net cash received for premiums during the year .....		\$179,003 88
Interest on bonds and mortgages .....		26,938 48
Interest and dividends from all other sources .....		12,077 73
Income from all other sources .....		1,256 00
Deposit premiums received on perpetual fire risks .....	\$45,925 95	
Received during the year in cash .....		<u>\$219,276 09</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....		\$127,423 07
Cash dividends paid .....		18,000 00
Commissions and brokerage .....		37,967 98
Salaries, fees and wages .....		14,780 00
State, national and local taxes .....		6,432 36
All other payments .....		14,435 94
Deposit premiums returned on perpetual fire risks .....	\$10,296 52	
Expenditures during the year, in cash .....		<u>\$219,039 35</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$17,187,172	\$184,231 19
Written or renewed during the year .....	21,008,759	207,381 37
Total .....	\$38,195,931	\$391,612 56
Deduct those expired and marked off as terminated .....	17,950,258	169,646 01
In force at the end of the year .....	\$20,245,673	\$221,966 55
Deduct amount re-insured .....	682,654	7,135 82
Net amount in force December 31, 1887 .....	<u>\$19,563,019</u>	<u>\$214,830 73</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$14,211,242	\$146,403 12
More than <i>one</i> and not more than <i>three</i> years to run .....	2,749,364	30,392 68
More than three years to run .....	2,602,413	38,034 93
Perpetuals .....	20,347,429	481,131 98
Net amount in force December 31, 1887 .....	<u>\$39,910,448</u>	<u>\$695,962 71</u>

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$18,420,317	\$441,041 46
Written during the year .....	2,307,094	51,028 83
Total .....	\$20,727,411	\$492,070 29
Deduct those marked off as canceled .....	379,982	10,938 31
In force December 31, 1887 .....	<u>\$20,347,429</u>	<u>\$481,131 98</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$1,523,984 87
Total losses paid from organization to date .....	971,587 01
Total losses incurred during the year .....	124,152 49
Total cash dividends declared since the company commenced business .....	<u>218,596 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$1,820,608 00
Premiums received, fire.....	22,046 25
Losses paid, fire .....	10,549 21
Losses incurred, fire.....	9,120 85

## UNITED STATES FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 9, 1824; commenced business in Illinois March 10, 1882.]

W. W. UNDERHILL, PRESIDENT.

GEORGE E. COCK, SECRETARY.

H. J. STRAIGHT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$250,000 00
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## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$326,200 00
Interest due and accrued on bond and mortgage loans.....	1,600 16
Total value of mortgaged premises.....	\$743,500 00
Market value of United States bonds owned by the company, par value.....	217,000 00
Cash on hand and in bank.....	6,895 34
Gross premiums in course of collection not more than three months due.....	20,105 19
All other property, viz: Due for re-insurance on losses paid.....	158 98
Aggregate amount of all available assets.....	\$627,294 67

## LIABILITIES.

Net amount of unpaid losses .....	\$4,778 30
Unearned premiums at 50 per cent. on fire risks under one year.....	\$47,105 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	31,775 29
Unearned premiums at 50 per cent. on inland navigation risks.....	8,825 13
Amount of unearned premiums on all outstanding risks.....	87,705 57
Cash dividends unpaid.....	208 00
Due and to become due for borrowed money.....	23,000 00
All other demands against the company, viz: Miscellaneous, agency and office expenses, \$202.18; commissions and other charges due and to become due to agents and brokers, \$3,588.53; return premiums, \$1,831.72; rent, \$683.00 .....	6,305 43
Gross liabilities, except capital stock.....	\$121,997 30
Surplus as regards policyholders .....	\$505,297 37
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$255,297 37

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$140,013 66	\$19,747 86	
Deduct re-insurance, rebate and return premiums.....	14,646 46	1,426 22	
Net cash received for premiums during the year.....	\$125,367 20	\$18,321 64	\$143,688 84
Interest on bonds and mortgages.....			16,779 07
Interest and dividends from all other sources.....			8,300 00
Received during the year, in cash.....			\$168,767 91

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$63,603 03	
Net amount paid for marine and inland losses.....	6,493 62	\$70,096 65
Cash dividends paid.....		27,347 25
Commissions and brokerage.....		29,655 78
Salaries, fees and wages.....		18,127 28
State, national and local taxes.....		4,552 61
All other payments.....		14,877 54
Expenditures during the year, in cash.....		\$164,657 11

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,367,157	\$139,564 46
Written or renewed during the year.....	18,014,867	141,398 87
Total.....	\$35,382,024	\$280,963 33
Deduct those expired and marked off as terminated.....	16,884,132	125,758 16
In force at the end of the year.....	\$18,497,892	\$155,205 17
Deduct amount re-insured.....	508,548	4,423 85
Net amount in force December 31, 1887.....	\$17,989,344	\$150,781 32

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$11,543,916	\$94,210 31
More than <i>one</i> and not more than <i>three</i> years to run.....	5,415,896	46,789 82
More than three years to run.....	1,029,532	9,781 19
Net amount in force December 31, 1887.....	\$17,989,344	\$150,781 32

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$360,225	\$11,201 36
Written during the year.....	819,269	20,150 91
Total.....	\$1,179,494	\$31,352 27
Deduct those expired and marked off as terminated.....	628,304	13,702 00
In force December 31, 1887.....	\$551,190	\$17,650 27

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,601,145 00
Total losses paid from organization to date.....	1,884,566 00
Total losses incurred during the year.....	63,355 85
Total cash dividends declared since the company commenced business..	1,641,591 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,670,973 00
Premiums received, fire.....	13,612 99
Losses paid, fire.....	4,503 22
Losses incurred, fire.....	4,087 32



# VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Richmond, Va.; commenced business March 14, 1882; commenced business in Illinois October 9, 1875.]

W. L. COWARDIN, PRESIDENT.

W. H. MCCARTHY, SECRETARY.

O. W. BARRETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$127,235 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	207,034 84
Loans on bond and mortgage upon which more than one year's interest is due (of which \$3,585.11 is in process of foreclosure).....	20,425 71
Interest due and accrued on bond and mortgage loans.....	5,757 92
Total value of mortgaged premises.....	\$623,371 00
Market value of United States bonds owned by the company, par value.....	30,000 00
Market value of other stocks and bonds owned by the company, viz.....	37,200 00
	57,100 00

	Par value.	Market value.
Wilmington, N. C., City bonds, 8s.....	\$20,000 00	\$22,400 00
6s.....	1,500 00	1,560 00
Danville, Va., bonds, 8s.....	20,000 00	25,000 00
Virginia State bonds.....	1,230 00	792 00
Danville and New River R. R., bonds.....	5,000 00	3,250 00
Raleigh Springs, Va., bonds.....	2,200 00	770 00
National Bank of Virginia, stock.....	3,200 00	3,328 00

Amount loaned on stocks and bonds as collateral.....	\$53,130 00	\$57,100 00	5,351 14
Market value of collaterals.....		\$13,326 50	
Cash on hand and in bank.....			18,807 93
Interest due and accrued on collateral loans.....			299 83
Gross premiums in course of collection not more than three months due.....			37,684 09
Bills receivable, not matured, taken for fire, marine and inland risks.....			14,171 75
All other property, viz: Rents due and accrued, \$960.00; due for re-insurance on losses paid, \$1,133.00; real estate sold, balance, \$948.75; N. Y. agency balances secured, \$2,873.77.....			5,915 52
Total.....			\$536,983 73
Less special deposit to secure liabilities in Missouri and N. Carolina.....			24,800 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Discounted commercial paper.....	\$38,026 13
Snyder power hall machinery.....	7,312 96
Loans secured by company's stock.....	5,325 00
Salvage claims.....	300 00
West Virginia certificates.....	83 40
Richmond Female Institute stock.....	500 00
Total.....	\$51,547 49
Aggregate amount of all available assets.....	\$512,183 73

## LIABILITIES.

Net amount of unpaid losses.....		\$12,660 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$75,420 56	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	96,505 42	
Amount of unearned premiums on all outstanding risks.....		171,925 98
Amount reclaimable on perpetual fire insurance policies.....		475 00
Cash dividends unpaid.....		2,466 95
Total.....		\$187,527 93
Less liabilities secured by special deposits, unpaid losses, \$889.78; unearned premiums, \$3,084.84.....		3,974 62
Gross liabilities, except capital stock.....		\$183,553 31
Surplus as regards policyholders.....		\$328,630 42
Amount of capital stock paid up.....		250,000 00
Surplus over paid up capital.....		\$78,630 42

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$219,359 62	\$929 21	
Deduct re-insurance, rebate and return premiums.....	14,132 23	86 75	
Net cash received for premiums during the year.....	\$205,227 39	\$842 46	\$206,069 85
Interest on bonds and mortgages.....			17,659 07
Interest and dividends from all other sources.....			8,385 48
Income from all other sources.....			5,115 80
Received during the year in cash.....			\$237,221 20

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$147,979 26
Cash dividends paid.....	22,555 50
Commissions and brokerage.....	38,836 84
Salaries, fees and wages.....	8,795 76
State, national and local taxes.....	6,256 04
All other payments.....	6,513 58
Expenditures during the year, in cash.....	\$230,936 98

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$15,661,569	\$312,128 69
Written or renewed during the year.....	13,597,441	229,414 02
Total.....	\$29,259,010	\$541,542 71
Deduct those expired and marked off as terminated.....	12,766,625	210,122 30
In force at the end of the year.....	\$16,492,385	\$331,420 41
Deduct amount re-insured.....	317,067	5,599 66
Net amount in force December 31, 1887.....	\$16,175,218	\$325,820 75

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$9,005,742	\$150,841 13
More than <i>one</i> and not more than <i>three</i> years to run.....	2,931,873	57,980 86
More than three years to run.....	4,237,603	116,998 76
Net amount in force December 31, 1887.....	\$16,175,218	\$325,820 75

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$10,000 00	\$500 00
Perpetual risks written during the year .....	None.	
In force December 31, 1887.....	<u>\$10,000 00</u>	<u>\$500 00</u>
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year..	None.	
Written during the year.....	\$223,384	\$1,136 13
Deduct those expired and marked off as terminated .....	<u>223,384</u>	<u>1,136 13</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	\$133,261 00
Total cash dividends declared since the company commenced business..	<u>1,299,536 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$994,794 00
Premiums received, fire .....	10,681 49
Losses paid, fire.....	10,098 02
Losses incurred, fire .....	<u>14,154 02</u>

## WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, Ohio; commenced business June, 1836; commenced business in Illinois February 19, 1885.]

E. V. BROOKFIELD, PRESIDENT.

HENRY EMERSON, SECRETARY.

GEORGE M. HORD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$150,000 00
Capital stock paid up in cash.....	<u>150,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$62,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	1,393 31
Interest due and accrued on bond and mortgage loans.....	122 56
Market value of stocks and bonds owned by the company, viz:.....	<u>165,727 57</u>

## Par value. Market value.

National Lafayette Bank, Cincinnati, stock.	\$25,000 00	\$68,750 00
First National Bank, Cincinnati, stock.....	5,000 00	13,750 00
Third National Bank, Cincinnati, stock.....	13,600 00	19,584 00
Second National Bank, Hamilton, stock.....	1,500 00	2,700 00
Ohio Valley National B'k, Cincinnati, stock.	2,000 00	2,600 00
Cincinnati Street Ry. Co., Cincinnati, stock.	2,400 00	2,448 00
Cin., N. Orleans and Texas Pac. R. R., stock.	5,000 00	3,000 00
Safe Deposit Co., stock.....	12,000 00	16,800 00
Cincinnati Gas Light and Coke Co., stock..	13,900 00	25,020 00
Cincinnati Chamber of Commerce, cert.....	1,600 00	1,464 00
Loveland, Ohio, bonds.....	400 00	400 00
Fidelity F. and Marine Ins. Co., Cin., stock..	2,700 00	2,700 00
Hamilton Co. Bridge Improvement, bonds..	500 00	511 57
City and Suburban Telegraph Association..	5,000 00	6,000 00
	<u>\$90,600 00</u>	<u>\$165,727 57</u>

Amount loaned on stocks and bonds as collateral.....	9,540 56
Market value of collaterals.....	\$13,175 00
Cash on hand and in bank.....	9,941 93
Interest due and accrued on stocks not included in market value .....	2,482 61
Interest due and accrued on collateral loans.....	434 25
Gross premiums in course of collection not more than three months due.	4,779 53
All other property, viz: Rents due and accrued.....	160 85

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Loan on Co.'s own stock.....	\$3,000 00
Office furniture.....	448 00
Total.....	<u>\$3,448 00</u>
Aggregate amount of all available assets .....	<u>\$257,023 17</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$10,639 44
Unearned premiums at 50 per cent. on fire risks under one year.....	\$8,483 42
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	16,094 40
Amount of unearned premiums on all outstanding risks.....	24,577 82
Cash dividends unpaid.....	553 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	410 95
Gross liabilities, except capital stock.....	<u>\$36,181 21</u>
Surplus as regards policyholders.....	\$220,841 96
Amount of capital stock paid up.....	150,000 00
Surplus over paid up capital.....	<u>\$70,841 96</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$43,679 36	
Deduct re-insurance, rebate and return premiums.....	21,034 30	
Net cash received for premiums during the year .....		\$22,645 06
Interest on bonds and mortgages.....		65 58
Interest and dividends from all other sources.....		9,269 05
Income from all other sources.....		8,742 15
Received during the year in cash.....		<u>\$40,721 84</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$27,874 55
Cash dividends paid.....	14,624 00
Commissions and brokerage.....	5,373 41
Salaries, fees and wages .....	8,789 17
State, national and local taxes.....	1,218 02
All other payments .....	3,576 64
Expenditures during the year, in cash.....	<u>\$61,455 79</u>



## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$5,078,984	\$57,759 74
Written or renewed during the year .....	4,587,792	47,266 25
Total.....	\$9,666,776	\$105,025 99
Deduct those expired and marked off as terminated.....	4,589,276	46,770 33
In force at the end of the year.....	\$5,077,500	\$58,255 66
Deduct amount re-insured.....	897,453	10,253 29
Net amount in force December 31, 1887 .....	<u>\$4,180,047</u>	<u>\$48,002 37</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,779,919	\$16,966 84
More than <i>one</i> and not more than <i>three</i> years to run.....	721,513	7,982 91
More than three years to run. ....	1,678,615	23,052 62
Net amount in force December 31, 1887. ....	<u>\$4,180,047</u>	<u>\$48,002 37</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,689,790 57
Total losses paid from organization to date.....	797,023 54
Total losses incurred during the year.....	37,349 94
Total cash dividends declared since the company commenced business...	<u>481,143 94</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$485,945 00
Premiums received, fire .....	6,741 62
Losses paid, fire.....	1,196 93
Losses incurred, fire .....	<u>1,472 16</u>

## WATERTOWN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Watertown, Dak.; commenced business November 11, 1886; commenced business in Illinois May 13, 1887.]

A. C. MELLETTE, PRESIDENT.

E. G. FAHNESTOCK, SECRETARY.

GEORGE M. BRINKERHOFF, ATTORNEY IN ILLINOIS, AT SPRINGFIELD.

## CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	<u>100,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$3,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	66,250 00
Interest due and accrued on bond and mortgage loans.....	823 66
Total value of mortgaged premises.....	\$143,100 00
Amount loaned on stocks and bonds as collateral.....	13,200 00
Market value of collaterals.....	\$17,300 00
Cash on hand and in bank.....	32,245 66
Interest due and accrued on collateral loans.....	151 00
Gross premiums in course of collection not more than three months due.....	5,392 99
Bills receivable, not matured, taken for fire, marine and inland risks.....	3,109 65

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$339 67
Aggregate amount of all available assets.....	<u>\$124,125 96</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$643 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$11,758 90
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,455 14
Amount of unearned premiums on all outstanding risks.....	23,214 04
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	206 61
Gross liabilities, except capital stock.....	<u>\$24,063 65</u>
Surplus as regards policyholders.....	\$100,062 31
Amount of capital stock paid up.....	100,000 00
Surplus over paid up capital.....	<u>\$62 31</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$35,134 21	
Deduct re-insurance, rebate and return premiums.....	3,411 74	
Net cash received for premiums during the year.....		\$31,722 47
Interest and dividends from all sources.....		5,708 62
Received during the year in cash.....		<u>\$37,431 09</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$4,534 72
Commissions and brokerage.....	7,745 86
Salaries, fees and wages.....	4,243 50
All other payments.....	6,493 86
Expenditures during the year, in cash.....	<u>\$23,017 94</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$101,406	\$2,272 19
Written or renewed during the year.....	1,659,411	39,864 81
Total.....	\$1,760,817	\$42,137 00
Deduct those expired and marked off as terminated.....	252,720	5,348 07
In force at the end of the year.....	\$1,508,097	\$36,788 93
Deduct amount re-insured.....	6,000	120 57
Net amount in force December 31, 1887.....	<u>\$1,502,097</u>	<u>\$36,668 36</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$956,537	\$23,517 79
More than <i>one</i> and not more than <i>three</i> years to run.....	132,665	2,317 91
More than three years to run.....	418,895	10,953 23
Net amount in force December 31, 1887.....	<u>\$1,508,097</u>	<u>\$36,788 93</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$42,137 00
Total losses paid from organization to date.....	4,534 72
Total losses incurred during the year.....	<u>5,177 72</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$209,610 83
Premiums received, fire.....	4,211 99
Losses paid, fire.....	1,641 66
Losses incurred, fire.....	<u>1,641 66</u>

## WESTCHESTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business as a mutual March 14, 1837; as a joint stock company January 1, 1870; commenced business in Illinois February 14, 1872.]

GEORGE R. CRAWFORD, PRESIDENT.

JOHN Q. UNDERHILL, SECRETARY.

EDWARD M. TEALL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	<u>300,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$2,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	326,200 00
Interest due and accrued on bond and mortgage loans.....	2,967 33
Total value of mortgaged premises.....	\$703,850 00
Market value of stocks and bonds owned by the company, viz.....	814,500 00

## Bonds.

## Par value. Market value.

New York City R. R., 3s.....	\$250,000 00	\$260,000 00
Northern Pacific R. R. 1st mort.....	20,000 00	23,200 00
Missouri, Kansas & Texas gen. mort., 6s....	20,000 00	14,600 00
Missouri Pacific R. R. con. mort.....	20,000 00	22,200 00
Oregon Short Line R. R. 1st mort.....	20,000 00	20,100 00
St. L. and Iron Mountain R. R. gen. mort., 5s	25,000 00	23,000 00
Richmond & Danville R. R. 1st mort.....	10,000 00	11,000 00
Central Pac., C. & O. Div. R. R. 1st mort....	25,000 00	26,000 00
Metropolitan Ferry Co. 1st mort.....	20,000 00	20,500 00
Georgia State, 7s.....	25,000 00	26,500 00
Richmond City, Va.....	15,000 00	15,300 00

## Stocks.

N. Y. and Harlem R. R .....	60,000 00	129,600 00
Rens. and Saratoga R. R .....	50,000 00	82,500 00
Albany and Susquehanna .....	40,000 00	58,000 00
N. Y., Lack. and Western .....	80,000 00	82,000 00
	<u>\$680,000 00</u>	<u>\$814,500 00</u>

Amount loaned on stocks and bonds as collateral .....		\$3,900 00
Market value of collaterals .....	\$10,700 00	
Cash on hand and in bank .....		94,253 78
Gross premiums in course of collection not more than three months due ..		<u>99,765 54</u>
Total .....		\$1,343,586 65
Less special deposits to secure liabilities in Georgia and Virginia .....		<u>41,500 00</u>
Aggregate amount of all available assets .....		<u>\$1,302,086 65</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$62,173 59
Unearned premiums at 50 per cent. on fire risks under one year .....	\$304,958 99	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	358,298 21	
Unearned premiums at 50 per cent. on inland navigation risks .....	1,034 44	
Amount of unearned premiums on all outstanding risks .....		664,291 64
All other demands against the company, viz: General agency expenses and taxes, \$4,313.56; commissions and other charges due and to become due to agents and brokers, \$22,005.70; re-insurance, \$8,097.40 .....		<u>34,416 66</u>
Total .....		\$760,881 69
Less liabilities secured by special deposits, unpaid losses, \$450.00; unearned premiums, \$13,642.81 .....		<u>14,092 81</u>
Gross liabilities, except capital stock .....		\$746,788 88
Surplus as regards policyholders .....		\$555,297 77
Amount of capital stock paid up .....		<u>300,000 00</u>
Surplus over paid up capital .....		<u>\$255,297 77</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$911,795 46	\$2,108 94	
Deduct re-insurance, rebate and return premiums .....	85,241 21		
Net cash received for premiums during the year .....	\$826,554 25	\$2,108 94	828,663 19
Interest on bonds and mortgages .....			15,573 06
Interest and dividends from all other sources .....			35,222 32
Income from all other sources .....			<u>727 82</u>
Received during the year in cash .....			<u>\$880,186 39</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$485,157 56
Cash dividends paid .....	30,000 00
Commissions and brokerage .....	159,964 32
Salaries, fees and wages .....	36,691 23
State, national and local taxes .....	16,614 28
All other payments .....	<u>102,017 56</u>
Expenditures during the year, in cash .....	<u>\$830,444 95</u>



## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$130,084,353	\$1,264,458 48
Written or renewed during the year.....	92,761,497	918,678 12
Total.....	\$222,845,850	\$2,183,136 60
Deduct those expired and marked off as terminated.....	88,134,794	860,834 14
In force at the end of the year.....	\$134,711,056	\$1,322,302 46
Deduct amount re-insured.....	2,344,263	25,634 91
Net amount in force December 31, 1887.....	\$132,366,793	\$1,296,667 55

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$60,170,755	\$609,917 98
More than <i>one</i> and not more than <i>three</i> years to run.....	52,795,937	457,223 08
More than three years to run.....	19,400,051	229,526 49
Net amount in force December 31, 1887.....	\$132,366,793	\$1,296,667 55

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	None.	
Written during the year.....	\$1,197,650	\$3,629 13
Deduct those expired and marked off as terminated.....	1,023,650	1,560 25
In force December 31, 1887.....	\$174,000	\$2,068 88

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$12,063,810 52
Total losses paid from organization to date.....	6,679,443 28
Total losses incurred during the year.....	498,957 85
Total cash dividends declared since the company commenced business..	468,000 00
Total dividends declared payable in stock from organization.....	100,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$6,504,950 00
Premiums received, fire.....	75,658 83
Losses paid, fire.....	34,831 13
Losses incurred, fire.....	42,248 42

## WESTERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsburgh, Pa.; commenced business May 1, 1849; commenced business in Illinois May 12, 1884.]

ALEXANDER NIMICK, PRESIDENT.

WILLIAM P. HERBERT, SECRETARY.

JAMES A. MILLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	300,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$45,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	201,383 32
Loans on bond and mortgage upon which more than one year's interest is due.....	7,500 00
Interest due and accrued on bond and mortgage loans.....	3,329 00
Total value of mortgaged premises.....	\$605,200 00
Market value of United States bonds owned by the company, par value.....	\$30,000 00
Market value of other stocks and bonds owned by the company, viz:.....	37,575 00
	128,130 00

## Bonds.

## Par value. Market value.

Allegheny County.....	\$62,000 00	\$62,960 00
Pittsburgh Junction R. R. Co.....	18,000 00	19,800 00
"    and Western R. R. Co.....	15,000 00	9,300 00
"    and Connellsville R. R. Co.....	5,500 00	5,610 00
Lawrence R. R. Co.....	1,000 00	1,140 00
Allegheny City Water Extension.....	8,500 00	8,690 00
McKeesport Boro. School.....	13,500 00	13,915 00
Pittsburgh School.....	1,500 00	1,545 00
Allegheny City School.....	1,000 00	1,060 00
Monongahela Inclined Plane Co.....	4,000 00	4,120 00

\$130,000 00      \$128,130 00

Cash on hand and in bank.....	8,725 95
Interest due and accrued on stocks not included in market value.....	323 00
Gross premiums in course of collection not more than three months due.....	14,832 56
All other property, viz: Rents due and accrued.....	212 50

Aggregate amount of all available assets..... \$447,011 33

## LIABILITIES.

Net amount of unpaid losses.....	\$29,056 92
Unearned premiums at 50 per cent. on fire risks under one year.....	\$62,817 31
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	27,644 82
Amount of unearned premiums on all outstanding risks.....	90,462 13
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	150 00

Gross liabilities, except capital stock..... \$119,669 05

Surplus as regards policyholders.....	\$327,342 28
Amount of capital stock paid up.....	300,000 00

Surplus over paid up capital..... \$27,342 28

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$176,353 15	\$1,931 51	
Deduct re-insurance, rebate and return premiums.....	22,345 35	253 02	
Net cash received for premiums during the year.....	\$154,007 80	\$1,678 49	\$155,686 29
Interest on bonds and mortgages.....			13,383 43
Interest and dividends from all other sources.....			7,796 89
Income from all other sources.....			987 50
Received during the year in cash.....			<u>\$177,454 11</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$134,312 66
Cash dividends paid.....	12,000 00
Commissions and brokerage.....	27,557 02
Salaries, fees and wages.....	8,791 60
State, national and local taxes.....	4,204 06
All other payments.....	6,042 79
Expenditures during the year, in cash.....	<u>\$192,908 13</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$12,421,034	\$153,691 34
Written or renewed during the year.....	15,176,595	180,256 11
Total.....	\$27,597,629	\$333,947 45
Deduct those expired and marked off as terminated .....	13,255,778	156,813 36
In force at the end of the year .....	\$14,341,851	\$177,134 09
Deduct amount re-insured .....	347,419	3,955 06
Net amount in force December 31, 1887.....	\$13,994,432	\$173,179 03

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$9,463,267	\$125,634 62
More than <i>one</i> and not more than <i>three</i> years to run.....	3,885,552	40,193 80
More than three years to run .....	645,613	7,350 61
Net amount in force December 31, 1887.....	\$13,994,432	\$173,179 03

	Marine and inland risks.	Premiums.
Written during the year.....	\$376,811	\$2,021 60
Deduct those expired and marked off as terminated.....	376,811	2,021 60

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$2,680,282 76
Total losses paid from organization to date.....	1,379,881 15
Total losses incurred during the year.....	145,973 66
Total cash dividends declared since the company commenced business..	845,500 00
Total dividends declared payable in stock from organization.....	168,750 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,921,081 00
Premiums received, fire .....	20,584 73
Losses paid, fire .....	10,883 85
Losses incurred, fire .....	17,918 82

## WESTERN FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Sioux Falls, Dakota.; commenced business February 3, 1887; commenced business in Illinois, June 22, 1887.]

J. H. WESTOVER, PRESIDENT.

C. E. MCKINNEY, SECRETARY.

GEORGE F. WESTOVER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash .....	100,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....		\$10,500 00
Market value of stocks owned by the company, viz: .....		20,100 00
	Par value.	Market value.
Sioux Falls National Bank, stock .....	\$16,000	\$18,400
Minneapolis Trust Co., stock .....	2,000	2,000
	<u>\$18,000</u>	<u>\$20,400</u>
Amount loaned on stocks and bonds as collateral .....		30,000 00
Market value of collaterals .....		\$33,818 00
Cash on hand and in bank .....		45,415 03
Interest due and accrued on collateral loans and C. D. in bank .....		2,725 95
Net premiums in course of collection not more than three months due. . .		12,008 00
Bills receivable, not matured, taken for fire, marine and inland risks .....		14,829 96

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Due on sundry B. R. ....	\$264 85	
Unearned commissions in hands of agents .....	10,583 81	
Office furniture, stationery and printing outfit .....	4,912 60	
Total .....	<u>\$15,761 26</u>	
Aggregate amount of all available assets .....		<u>\$135,878 94</u>

## LIABILITIES.

Net amount of unpaid losses .....		\$7,140 65
Unearned premiums at 50 per cent. on fire risks under one year .....	\$31,685 66	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	4,869 24	
Unearned premiums at 100 per cent. on marine risks .....	7,627 52	
Amount of unearned premiums on all outstanding risks .....		<u>44,182 42</u>
Gross liabilities, except capital stock .....		\$51,323 07
Surplus as regards policyholders .....		\$84,555 87
Amount of capital stock paid up .....	\$100,000 00	
Amount of net available assets .....	84,555 87	
*Impairment of capital .....	<u>\$15,444 13</u>	

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year .....	\$70,605 84	\$3,463 51	
Deduct re-insurance, rebate and return premiums .....	9,332 74		
Net cash received for premiums during the year .....	\$61,273 10	\$3,463 51	\$64,736 61
Interest and dividends from all sources .....			48 83
Income from all other sources .....			<u>107 00</u>
Received during the year in cash .....			<u>\$64,892 44</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$14,385 45	
Net amount paid for marine and inland losses .....	1,953 92	\$16,339 37
Commissions and brokerage .....		18,818 07
Salaries, fees and wages .....		14,026 69
All other payments .....		<u>7,147 91</u>
Expenditures during the year, in cash .....		<u>\$56,332 04</u>

\* The Directors on February 11, made a call upon the stockholders to make up the impairment of capital.



## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year.....	\$2,953,725	\$87,107 62
Deduct those expired and marked off as terminated. ....	406,870	6,544 63
In force at the end of the year.....	\$2,546,855	\$80,562 99
Deduct amount re-insured.....	325,463	9,332 74
Net amount in force December 31, 1887.....	<u>\$2,221,392</u>	<u>\$71,230 25</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,808,058	\$63,371 33
More than <i>one</i> and not more than <i>three</i> years to run.....	57,662	1,345 16
More than three years to run.....	355,672	6,513 76
Net amount in force December 31, 1887.....	<u>\$2,221,392</u>	<u>\$71,230 25</u>

	Marine and inland risks.	Premiums thereon.
Written during the year.....	\$151,900	\$12,325 00
Deduct those expired and marked off as terminated.....	67,804	3,697 48
In force December 31, 1887. ....	<u>\$84,096</u>	<u>\$8,627 52</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$100,747 78
Total losses paid from organization to date.....	17,703 35
Total losses incurred during the year.....	<u>24 348 35</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$128,653 00
Premiums received, fire.....	3,087 94
Losses paid, fire.....	3,069 15
Losses incurred, fire. ....	<u>3,669 15</u>

## WESTERN HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Sioux City, Iowa.; commenced business April, 1883; commenced business in Illinois February 13, 1888.]

WILLIAM L. JOY, PRESIDENT.

GEORGE W. KINGSNORTH, SECRETARY.

JOHN S. MONK, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	<u>200,000 00</u>

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$143,066 30
Loans on bond and mortgage upon which more than one year's interest is due.....	13,049 50
Interest due and accrued on bond and mortgage loans.....	10,138 37
Total value of mortgaged premises.....	\$342,875 00
Amount loaned on stocks and bonds as collateral.....	11,750 00
Market value of collaterals.....	\$21,000 00
Cash on hand and in bank.....	73,803 45
Interest due and accrued on deposits.....	2,155 48
Gross premiums in course of collection not more than three months due.....	20,101 98
Bills receivable, not matured, taken for fire, marine and inland risks.....	32,582 87
All other property, viz: Due for re-insurance on losses paid.....	305 10

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Judgment liens on real estate.....	\$2,169 72
Office furniture and stationery.....	69,403 90
Total.....	\$71,573 62
Aggregate amount of all available assets.....	\$306,953 05

## LIABILITIES.

Net amount of unpaid losses.....	\$8,558 85
Unearned premiums at 50 per cent. on fire risks under one year.....	\$22,394 91
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	69,593 88
Amount of unearned premiums on all outstanding risks.....	91,988 79
Due and accrued for salaries and other miscellaneous expenses.....	4,360 75
All other demands against the company.....	1,337 64
Gross liabilities, except capital stock.....	\$106,246 03
Surplus as regards policyholders.....	\$200,707 02
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$707 02

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$84,592 78
Deduct re-insurance, rebate and return premiums.....	16,810 57
Net cash received for premiums during the year.....	\$67,782 21
Interest on bonds and mortgages.....	8,583 33
Income from all other sources.....	6,760 73
Received during the year in cash.....	\$83,126 27

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$23,435 57
Commissions and brokerage.....	33,396 24
Salaries, fees and wages.....	
State, national and local taxes.....	
All other payments.....	8,810 52
Expenditures during the year in cash.....	\$68,427 42

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$9,868,370	\$185,695 74
Written or renewed during the year.....	5,651,908	105,516 16
Total.....	\$15,520,278	\$291,211 90
Deduct those expired and marked off as terminated.....	4,827,974	108,374 04
In force at the end of the year.....	\$10,692,304	\$182,837 86
Deduct amount re-insured.....	242,923	5,508 13
Net amount in force December 31, 1887.....	\$10,449,376	\$177,529 73

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$2,091,747	\$44,789 83
More than <i>one</i> and not more than <i>three</i> years to run .....	1,243,537	15,769 72
More than three years to run.....	7,114,092	116,970 18
Net amount in force December 31, 1887 .....	<u>\$10,449,376</u>	<u>\$177,529 73</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$418,547 50
Total losses paid from organization to date.....	77,365 94
Total losses incurred during the year .....	<u>28,538 94</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR—NONE.

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; commenced business March, 1853; commenced business in Illinois February 20, 1872.]

EDMUND DRIGGS, PRESIDENT.

N. W. MESEROLE, SECRETARY.

ROBERT A. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$250,000 00
Capital stock paid up in cash .....	<u>250,000 00</u>

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$531,691 40
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	278,050 00
Loans on bond and mortgage upon which more than one year's interest is due.....	2,000 00
Interest due and accrued on bond and mortgage loans.....	1,251 33
Total value of mortgaged premises.....	\$500,800 00
Market value of United States bonds owned by the com- pany, par value.....	100,000 00
Market value of other stocks and bonds owned by the company, viz.....	117,500 00
	<u>261,354 80</u>

## Bonds.

## Par value. Market value.

Richmond, Va., 4s.....	\$12,500 00	\$12,875 00
Third Avenue R. R. Co. of N. Y., 6s.....	20,000 00	20,800 00
42d St. and Grand St. Ferry R. R., 7s.....	24,000 00	27,120 00
Georgia State, 6s.....	25,000 00	25,250 00
Broadway R. R. of Brooklyn.....	3,000 00	3,060 00
Calvary Cemetery, Greenpoint and Brook- lyn R. R .....	20,000 00	22,000 00

## Stocks.

Grand Street and Newtown R. R .....	33,000 00	30,525 00
Long Island Bank of Brooklyn.....	10,000 00	12,200 00
First National .....	4,900 00	15,680 00
People's Gas Light Co., ..	13,000 00	7,800 00
Metropolitan Gas Light Co., Brooklyn.....	5,000 00	4,000 00
Citizens .....	7,120 00	3,844 80
D. Dock, E. B. and Battery R. R. Co. of N. Y.	20,000 00	30,000 00
Brooklyn Crosstown R. R. certificates of Ind.	25,000 00	25,000 00
	<u>\$242,520 00</u>	<u>\$261,354 80</u>

Amount loaned on stocks and bonds as collateral .....	950 00
Market value of collaterals.....	\$1,485 00
Cash on hand and in bank.....	20,488 63
Interest due and accrued on stocks not included in market value.....	5,768 16
Interest due and accrued on collateral loans.....	15 25
Gross premiums in course of collection not more than three months due.	57,686 53
All other property, viz: rents due and accrued, \$7,784.67; due for re-insurance on losses paid, \$1,037.54 .....	8,822 21
Total.....	<u>\$1,285,578 31</u>
Less special deposits to secure liabilities in Georgia and Virginia.....	<u>38,125 00</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months .....	\$233 25
Aggregate amount of all available assets .....	<u>\$1,247,453 31</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$26,583 80
Unearned premiums at 50 per cent. on fire risks under one year.....	\$193,190 72
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	212,918 99
Amount of unearned premiums on all outstanding risks.....	406,109 71
Cash dividends unpaid.....	160 00
Due and accrued for salaries and other miscellaneous expenses .....	440 66
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$2,921.59; commissions and other charges due and to become due to agents and brokers, \$10,539.31; return premiums, \$4,552.88 .....	18,013 78
Total.....	<u>\$451,307 95</u>
Less liabilities secured by special deposits, unpaid losses, \$528.50; unearned premiums, \$28,506.94.....	<u>29,035 44</u>
Gross liabilities, except capital stock .....	<u>\$422,272 51</u>
Surplus as regards policyholders .....	\$825,180 80
Amount of capital stock paid up .....	<u>250,000 00</u>
Surplus over paid up capital .....	<u>\$575,180 80</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$642,023 20
Deduct re-insurance, rebate and return premiums.....	96,717 51
Net cash received for premiums during the year.....	\$545,305 69
Interest on bonds and mortgages.....	18,579 21
Interest and dividends from all other sources .....	23,705 01
Income from all other sources.....	18,898 78
Received during the year, in cash.....	<u>\$606,488 69</u>



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$274,686 80
Cash dividends paid.....	49,935 00
Commissions and brokerage.....	123,502 58
Salaries, fees and wages.....	61,960 93
State, national and local taxes.....	5,577 73
All other payments .....	40,858 85
Expenditures during the year, in cash.....	<u>\$556,521 89</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$93,366,081	\$808,229 14
Written or renewed during the year.....	80,774,438	647,592 62
Total.....	<u>\$174,140,519</u>	<u>\$1,455,821 76</u>
Deduct those expired and marked off as terminated.....	76,370,866	622,331 15
In force at the end of the year.....	\$97,819,653	\$833,490 61
Deduct amount re-insured.....	5,343,345	57,917 03
Net amount in force December 31, 1887 .....	<u>\$92,476,308</u>	<u>\$775,573 58</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$47,091,191	\$386,381 44
More than <i>one</i> and not more than <i>three</i> years to run.....	33,847,591	269,506 70
More than three years to run .....	11,537,526	119,685 44
Net amount in force December 31, 1887.....	<u>\$92,476,308</u>	<u>\$775,573 58</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$10,438,097 36
Total losses paid from organization to date.....	5,349,832 83
Total losses incurred during the year .....	270,208 11
Total cash dividends declared since the company commenced business..	<u>1,052,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$4,370,418 00
Premiums received, fire .....	56,875 24
Losses paid, fire .....	28,785 74
Losses incurred, fire .....	<u>28,845 74</u>

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## II. FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF FOREIGN GOVERNMENTS.

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BRANCH OFFICE STATEMENTS.

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UNITED STATES BRANCH  
BRITISH AMERICA ASSURANCE COMPANY.  
YEAR ENDING DECEMBER 31, 1887.

[Located at Toronto, Canada; commenced business 1833; commenced business in Illinois August 1, 1874.]

JOHN MORRISON, GOVERNOR.

GEO. E. ROBINS, SECRETARY.

L. D. HAMMOND, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposited in New York, as required by the laws of Illinois.....		\$200,000 00
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ASSETS.

Market value of United States bonds owned by the company, par value.....	\$330,000 00	\$413,175 00
Market value of other stocks and bonds owned by the company, viz .....		\$289,432 92
Par value. Market value.		
Ohio State bonds, 3s.....	\$100,000 00	\$103,500 00
Georgia State bonds, 4s.....	25,000 00	26,531 25
Chicago and N. W. Ry., stock, 7s.....	10,000 00	10,800 00
Chicago and N. W. Ry., bonds, 5s.....	20,000 00	21,600 00
Burlington, Cedar Rapids and Northern Ry. bonds, 5s.....	10,000 00	10,500 00
Chi., Burlington and Quincy Ry. bonds, 5s..	30,000 00	31,200 00
West Shore Ry. 1st mort., bonds, 4s.....	35,000 00	35,175 00
City of Toronto Debentures, 4s.....	50,126 67	50,126 67
	\$280,126 67	\$289,432 92
Cash on hand and in bank.....		47,438 18
Interest due and accrued on stocks not included in market value .....		5,295 03
Gross premiums in course of collection not more than three months due.		48,431 79
Total.....		\$803,772 92
Less special deposits to secure liabilities in Georgia, Ohio and Virginia...		157,656 25
Aggregate amount of all available assets.....		\$646,116 67

LIABILITIES.

Net amount of unpaid losses.....		\$50,814 65
Unearned premiums at 50 per cent. on fire risks under one year.....	\$218,773 43	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	148,781 09	
Unearned premiums at 50 per cent. on inland navigation risks.....	6,362 73	
Amount of unearned premiums on all outstanding risks.....		373,917 25
Total.....		\$424,731 90
Less liabilities secured by special deposits—unpaid losses, \$5,162.43; un- earned premiums, \$32,704.98. ....		37,867 41
Gross liabilities, except capital stock .....		\$386,864 49
Surplus as regards policyholders .....		\$259,252 18
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$59,252 18



## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year .....	\$635,890 89	\$54,177 55	
Deduct re-insurance, rebate and return premiums.....	101,017 71	4,265 55	
Net cash received for premiums during the year.....	\$534,873 18	\$49,912 00	\$584,785 18
Interest and dividends from all sources .....			27,872 02
Received during the year, in cash.....			\$612,657 20

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$376,044 59	
Net amount paid for marine and inland losses .....	54,618 48	\$430,663 07
Commissions and brokerage.....		118,488 94
Salaries, fees and wages.....		12,604 14
State, national and local taxes.....		15,600 29
All other payments .....		24,775 84
Expenditures during the year, in cash .....		\$602,132 28

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$53,171,091	\$697,272 40
Written or renewed during the year .....	50,968,414	647,932 03
Total.....	\$104,139,505	\$1,345,204 43
Deduct those expired and marked off as terminated.....	46,447,754	610,798 57
In force at the end of the year.....	\$57,691,751	\$734,405 86
Deduct amount re-insured.....	1,624,117	23,426 81
Net amount in force December 31, 1887 .....	\$56,067,634	\$710,979 05

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$32,448,202	\$437,546 85
More than <i>one</i> and not more than <i>three</i> years to run.....	15,383,628	169,381 13
More than three years to run .....	8,235,804	104,051 21
Net amount in force December 31, 1887 .....	\$56,067,634	\$710,979 19

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$377,241	\$12,070 54
Written during the year .....	10,605,891	54,235 76
Total.....	\$10,983,132	\$66,306 30
Deduct those expired and marked off as terminated .....	10,490,893	53,580 83
In force December 31, 1887.....	\$492,239	\$12,725 47

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,955,242 15
Total losses paid from organization to date.....	4,319,334 37
Total losses incurred during the year.....	423,845 28
Total cash dividends declared since the company commenced business..	960,618 28

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$4,086,887.00; marine and inland, \$8,226,475.00....	\$12,313,362 00
Premiums received, fire, \$51,589.10; marine and inland, \$33,076.88.....	84,465 98
Losses paid, fire, \$24,490.35; marine and inland, \$42,499.75.....	66,990 10
Losses incurred, fire, \$30,031.70; marine and inland, \$21,209.75.....	51,241 45

## UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY—  
(LIMITED.)

YEAR ENDING DECEMBER 31, 1887.

[Located at Liverpool, England; commenced business February, 1863; commenced  
business in Illinois, April 10, 1881.]

LOUIS ALLEN WRIGHT, ATTORNEY AND MANAGER.

SAMUEL P. WEIR, SECRETARY, Cotton Exchange Building, New York City.

F. C. BROWN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the com- pany, par value.....	\$275,000 00	\$336,375 00
Market value of other stocks and bonds owned by the company, viz:.....		320,884 44

Bonds.	Par value.	Market value.
Boston and Lowell R. R., 4s.....	\$100,000 00	
Fitchburg R. R., 4s.....	30,000 00	
Boston, Clinton, Fitchburg and New Bedford, 5s.....	2,000 00	
Providence and Worcester R. R., 6s.....	50,000 00	\$320,884 44
Old Colony R. R., various.....	42,840 00	
Troy and Greenfield R. R., 5s.....	48,665 00	
Eastern R. R., 6s.....	5,000 00	
Fitchburg R. R., 4½s.....	22,000 00	
	<u>\$300,505 00</u>	<u>\$320,884 44</u>

Cash on hand and in bank.....	\$34,426 91
Net premiums in course of collection not more than three months due.....	151,677 46
Bills receivable, not matured, taken for fire, marine and inland risks.....	22,145 94
Premiums entered but not yet payable.....	3,408 73
All other property, viz: Due for re-insurance on losses paid.....	24,746 65
Total.....	<u>\$893,665 13</u>
Less special deposits to secure liabilities in Oregon and Georgia.....	85,375 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$2,779 83
Aggregate amount of all available assets.....	<u>\$808,290 13</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$75,319 46
Unearned premiums at 100 per cent. on marine risks.....	\$146,946 92	
Less only ordinary cash rebate to credit of assured, only deductible on settlement of premiums.....	11,137 56	
Amount of unearned premiums on all outstanding risks.....		135,809 36
Unused balance of bills and notes taken in advance for premiums on open marine and inland policies or otherwise returnable on settlement.....		14,019 65
Re-insurance premiums.....		71,824 66
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$2,009.72; commissions and other charges due and to become due to agents and brokers, \$14,595.69; return premiums, \$1,863.49; miscellaneous, \$3,039.54.....		21,508 44
Total.....		\$318,481 57
Less liabilities secured by special deposits (unearned premiums).....		8,467 71
Gross liabilities, except capital stock.....		\$310,013 86
Surplus as regards policyholders.....		\$498,276 27
Amount of deposit capital.....		200,000 00
Surplus over deposit capital.....		\$298,276 27

## INCOME DURING THE YEAR.

	From marine and inland risks.	
Premiums collected during the year.....	\$1,107,018 73	
Deduct re-insurance, rebate and return premiums.....	298,992 03	
Net cash received for premiums during the year.....		\$808,026 70
Interest and dividends from all sources.....		30,226 27
Income from all other sources.....		103 91
Remittances from home office.....		124,628 54
Received during the year in cash.....		\$962,985 42

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses.....	\$247,370 23
Commissions and brokerage.....	71,020 19
Salaries, fees and wages.....	46,695 89
State, national and local taxes.....	13,215 23
All other payments: Remittances to home office.....	597,341 60
Expenditures during the year, in cash.....	\$975,643 14

## RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,498,118	\$208,222 97
Written or renewed during the year.....	156,629,409	1,123,939 17
Total.....	\$176,127,527	\$1,332,162 14
Deduct those expired and marked off as terminated.....	161,830,235	1,185,215 22
In force December 31, 1887.....	\$14,297,292	\$146,946 92
Deduct amount re-insured.....	5,003,010	51,035 44
Net amount in force.....	\$9,294,282	\$95,911 48

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	\$485,830 18
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	\$2,706,961 00
Premiums received, marine and inland.....	9,103 20
Losses paid, marine and inland.....	None.
Losses incurred, marine and inland.....	None.

## UNITED STATES BRANCH.

## CITY OF LONDON FIRE INSURANCE COMPANY—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in 1881; commenced business in Illinois February 13, 1882.]

JOHN C. PAIGE, Resident Manager, No. 20 Kilby Street, Boston, Mass.

LEWIS H. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company,  
par value..... \$410,000 00 \$514,550 00  
Market value of other stocks and bonds owned by the company, viz:..... 103,960 00

## Bonds.

Par value. Market value.

Chicago, Burlington & Quincy R. R., 5s .....	\$50,000	\$55,000
Southern Kansas R. R., 1st mort., 5s.....	51,000	48,960
	<u>\$101,000</u>	<u>\$103,960</u>

Cash on hand and in bank..... 34,244 47  
Gross premiums in course of collection not more than three months due. 76,023 96  
All other property, viz: due for re-insurance on losses paid..... 193 61

Aggregate amount of all available assets ..... \$728,972 04

## LIABILITIES.

Net amount of unpaid losses ..... \$56,883 77  
Unearned premiums at 50 per cent on fire risks under one  
year..... \$239,383 74  
Unearned premiums, *pro rata*, on fire risks running more  
than one year..... 97,461 09  
Amount of unearned premiums on all outstanding risks..... 336,844 83  
All other demands against the company, viz: Commissions and other  
charges due and to become due to agents and brokers, \$11,781.13; re-in-  
surance, \$690.85..... 12,471 98

Gross liabilities, except capital stock..... \$406,200 58

Surplus as regards policyholders ..... \$322,771 46  
Amount of deposit capital..... 200,000 00

Surplus over deposit capital..... \$122,771 46



## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$711,369 36	
Deduct re-insurance, rebate and return premiums .....	140,058 06	
Net cash received for premiums during the year .....		\$571,311 30
Interest and dividends from all sources .....		20,638 40
Received during the year, in cash.....		<u>\$591,949 70</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$405,634 70
Commissions and brokerage.....	107,527 55
Salaries, fees and wages.....	37,870 45
State, national and local taxes.....	21,186 72
All other payments.....	37,427 40
Expenditures during the year, in cash .....	<u>\$609,646 82</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$49,800,361	\$672,646 68
Written or renewed during the year.....	55,238,946	712,336 13
Total.....	\$105,039,307	\$1,384,982 81
Deduct those expired and marked off as terminated.....	53,499,573	699,956 14
In force at the end of the year .....	\$51,539,734	\$685,026 67
Deduct amount re-insured.....	3,534,546	36,657 49
Net amount in force December 31, 1887 .....	<u>\$48,005,188</u>	<u>\$648,369 18</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$34,926,935	\$478,767 48
More than <i>one</i> and not more than <i>three</i> years to run.....	8,008,800	107,070 00
More than three years to run.....	5,069,453	62,531 70
Net amount in force December 31, 1887.....	<u>\$48,005,188</u>	<u>\$648,369 18</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,229,630 82
Total losses paid from organization to date .....	2,104,875 83
Total losses incurred during the year .....	<u>402,970 29</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$2,298,558 00
Premiums received, fire .....	30,546 33
Losses paid, fire .....	26,476 29
Losses incurred, fire .....	<u>30,951 59</u>

## UNITED STATES BRANCH.

## COMMERCIAL UNION ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business October 1, 1861; commenced business in Illinois April 16, 1872.]

ALFRED PELL AND CHARLES SEWALL, MANAGERS.

Principal office, corner of Williams and Pine streets, New York City.

HENRY C. EDDY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$258,539 98
Market value of United States bonds owned by the company, par value.....	\$850,000 00
Market value of other stocks and bonds owned by the company, viz.....	1,071,000 00
	641,300 00

## Bonds.

## Par value. Market value.

Chicago, R. I. and Pacific R. R., 6s.....	\$60,000 00	\$79,500 00
Chicago and Northwestern R. R., 5s.....	100,000 00	108,000 00
Chicago, Burlington and Quincy R. R., 7s.....	50,000 00	69,500 00
Chicago, Burlington and Quincy R. R., 5s.....	100,000 00	104,000 00
Illinois Central R. R., leased line stock, 4s.....	100,000 00	95,000 00
West Shore R. R., 4s.....	50,000 00	51,000 00
Chicago, Burlington and Quincy R. R., 4s.....	25,000 00	23,500 00
Chicago, Mil. and St. Paul R. R., 5s.....	25,000 00	26,000 00
N. Y. Central and Hudson R. R., 7s.....	30,000 00	40,800 00
Michigan Central R. R., 5s.....	60,000 00	44,000 00

\$600,000 00	\$641,300 00
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Cash on hand and in bank.....	397,340 34
Interest due and accrued on stocks not included in market value.....	4,833 33
Interest due and accrued on bank deposits.....	106 08
Gross premiums in course of collection not more than three months due.....	341,317 13
Bills receivable, not matured, taken for fire, marine and inland risks.....	144 33
All other property, viz: rents due and accrued.....	1,444 83

Total.....	\$2,716,026 02
Less special deposits to secure liabilities in Ohio, Virginia, Georgia and Oregon.....	283,500 00

Aggregate amount of all available assets.....	\$2,432,526 02
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## LIABILITIES.

Net amount of unpaid losses.....		\$197,692 95
Unearned premiums at 50 per cent. on fire risks under one year.....	\$861,440 15	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	662,743 82	
Unearned premiums at 100 per cent. on marine risks.....		18,116 92
Amount of unearned premiums on all outstanding risks.....		1,542,300 89
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$44,080.00; re-insurance, \$1,596.65.....		45,676 65
Total.....		\$1,785,670 49
Less liabilities secured by special deposits, unpaid losses, \$17,119.48; unearned premiums, \$93,570.58.....		110,690 06
Gross liabilities, except capital stock.....		\$1,674,980 43
Surplus as regards policyholders.....		\$757,545 59
Amount of deposit capital.....		200,000 00
Surplus over deposit capital.....		\$557,545 59

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	\$2,434,873 87	\$152,501 39	
Deduct re-insurance, rebate and return premiums.....	412,296 53	26,282 06	
Net cash received for premiums during the year.....	\$2,022,577 34	\$126,219 33	\$2,148,796 67
Interest on bonds.....			59,437 50
Interest and dividends from all other sources.....			3,796 67
Income from all other sources.....			10,039 96
Received during the year in cash.....			\$2,222,070 80

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,115,401 53	
Net amount paid for marine and inland losses.....	54,580 73	\$1,169,982 26
Commissions and brokerage.....		392,714 39
Salaries, fees and wages.....		131,364 00
State, national and local taxes.....		50,010 14
All other payments.....		124,629 90
Expenditures during the year, in cash.....		\$1,868,700 69

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$261,025,270	\$2,699,393 80
Written or renewed during the year.....	242,865,316	2,458,948 63
Total.....	\$503,890,586	\$5,158,342 43
Deduct those expired and marked off as terminated.....	214,622,542	2,157,988 11
In force at the end of the year.....	\$289,268,044	\$3,000,354 32
Deduct amount re-insured.....	4,979,912	56,141 67
Net amount in force December 31, 1887 ..	\$284,288,132	\$2,944,212 65

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$146,921,867	\$1,722,880 31
More than <i>one</i> and not more than <i>three</i> years to run.....	86,737,803	721,068 79
More than three years to run.....	50,628,462	500,263 55
Net amount in force December 31, 1887.....	\$284,288,132	\$2,944,212 65

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$2,097,429	\$31,252 24
Written during the year.....	39,655,770	152,300 28
Total.....	\$41,753,199	\$183,552 52
Deduct those expired and marked off as terminated .....	40,333,167	165,435 60
In force December 31, 1887.....	\$1,420,032	\$18,116 92

## GENERAL INTERROGATORIES.

Total premiums received from organization of this branch of company to date.....	\$20,044,796 43
Total losses paid by this branch from organization to date.....	11,597,468 83
Total losses incurred during the year.....	1,217,421 45

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$13,199,539 00
Premiums received, fire .....	135,072 50
Losses paid, fire.....	56,836 34
Losses incurred, fire.....	78,470 91

## UNITED STATES BRANCH.

## FIRE INSURANCE ASSOCIATION—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

Located at London, Eng.; commenced business in the United States 1880; commenced business in Illinois, March 14, 1881.]

THEO. W. LETTON, General Manager, 57 William Street, New York City.

JOHN MCCONNELL, ATTORNEY IN ILLINOIS, AT SPRINGFIELD.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois .....	\$200,000 00
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$250,000 00	\$328,250 00
Market value of other stocks and bonds owned by the company, viz:.....		367,170 00
Bonds.	Par value.	Market value.
Lake Erie and Western R. R .....	\$25,000 00	\$26,000 00
State of Ohio, 3s .....	100,000 00	103,500 00
Brooklyn and Montauk R. R .....	25,000 00	27,750 00
Newark, N. J., water.....	100,000 00	111,000 00
State of Georgia, 4½s .....	8,000 00	8,520 00
" " 7s .....	14,000 00	14,910 00
" " 6s .....	3,000 00	3,090 00
Equitable Gas Co. certificates.....	50,000 00	52,000 00
Indianapolis and Cincinnati R. R .....	20,000 00	20,400 00
	\$345,000 00	\$367,170 00



Cash on hand and in bank.....	\$108,175 81
Interest due and accrued on stocks not included in market value.....	4,652 50
Interest due and accrued on deposits.....	257 00
Net premiums in course of collection not more than three months due. ..	84,939 30
Total.....	\$893,444 61
Less special deposits to secure liabilities in Ohio, Oregon, Georgia and North Carolina.....	205,770 00
Aggregate amount of all available assets .....	<u>\$687,674 61</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$90,396 55
Unearned premiums at 50 per cent. on fire risks under one year.....	\$292,909 54
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	138,901 33
Amount of unearned premiums on all outstanding risks .....	431,810 87
Due and accrued for salaries and other miscellaneous expenses.....	953 47
Total.....	\$523,160 89
Less liabilities secured by special deposits, unpaid losses, \$11,005.25; unearned premiums, \$26,024.39.....	37,029 64
Gross liabilities, except capital stock .....	<u>\$486,131 25</u>
Surplus as regards policyholders.....	\$201,543 36
Amount of deposit capital .....	200,000 00
Surplus over deposit capital.....	<u>\$1,543 36</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$845,307 64	
Deduct re-insurance, rebate and return premiums .....	153,300 97	
Net cash received for premiums during the year .....		\$692,006 67
Interest and dividends from all sources .....		29,218 63
Received during the year in cash .....		<u>\$721,225 30</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$530,814 35
Commissions and brokerage.....	129,021 42
Salaries, fees and wages.....	48,391 33
State, national and local taxes.....	16,288 91
All other payments .....	46,282 22
Expenditures during the year, in cash .....	<u>\$770,798 23</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$69,615,934	\$919,968 74
Written or renewed during the year.....	66,978,176	837,177 08
Total.....	\$136,594,110	\$1,757,145 82
Deduct those expired and marked off as terminated.....	74,316,212	857,817 76
In force at the end of the year.....	\$62,277,898	\$899,328 06
Deduct amount re-insured.....	2,756,802	38,405 59
Net amount in force December 31, 1887.....	<u>\$59,521,096</u>	<u>\$860,922 47</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$37,546,962	\$585,819 08
More than <i>one</i> and not more than <i>three</i> years to run.....	13,662,647	172,849 22
More than three years to run.....	8,311,487	102,254 17
Net amount in force December 31, 1887 .....	<u>\$59,521,096</u>	<u>\$860,922 47</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,112,245 40
Total losses paid from organization to date .....	3,465,400 36
Total losses incurred during the year.....	<u>544,548 51</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,100,818 00
Premiums received, fire.....	61,460 29
Losses paid, fire.....	65,328 36
Losses incurred, fire.....	<u>62,388 06</u>

## UNITED STATES BRANCH.

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.\*

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in U. S. September 25, 1872;  
commenced business in Illinois February 26, 1880.]

HENRY E. BOWERS, Manager, principal office 54 William Street, New York City.

CHARLES WILSON DREW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois.....	<u>\$200,000 00</u>
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$800,000 00	\$1,004,000 00
Cash on hand and in bank.....		338,820 00
Interest due and accrued on stocks not included in market value.....		8,000 00
Gross premiums in course of collection not more than three months due.		<u>41,104 49</u>
Total.....		\$1,391,924 49
Less special deposits to secure liabilities in Georgia, Ohio and Oregon....		<u>219,625 00</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$9,096 45	
Aggregate amount of all available assets .....		<u>\$1,172,299 49</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$58,213 57
Unearned premiums at 50 per cent. on fire risks under one year.....	\$263,116 01	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	265,113 91	
Amount of unearned premiums on all outstanding risks.....		528,229 92
Due and accrued for salaries and other miscellaneous expenses.....		2,822 32
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$5,222.65; commissions and other charges due and to become due to agents and brokers, \$3,793.73; return premiums, \$276.34.		<u>9,292 72</u>
Total.....		\$598,558 53
Less liabilities secured by special deposits, unpaid losses, \$9,320.29; un- earned premiums, \$45,483.07.....		<u>54,803 36</u>
Gross liabilities, except capital stock .....		<u>\$543,755 17</u>

Surplus as regards policyholders.....	\$628,544 32
Deposit capital .....	200,000 00
Surplus over deposit capital.....	<u>\$428,544 32</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$816,697 40	
Deduct re-insurance, rebate and return premiums.....	109,666 38	
Net cash received for premiums during the year.....		\$707,031 02
Interest on bonds and mortgages.....		36,821 29
Received during the year, in cash.....		<u>\$743,852 31</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$405,999 19
Commissions and brokerage.....	132,673 21
Salaries, fees and wages.....	77,917 60
State, national and local taxes .....	17,819 85
All other payments.....	73,877 36
Expenditures during the year, in cash.....	<u>\$708,287 21</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$100,783,898	\$920,998 01
Written or renewed during the year.....	90,738,020	822,268 94
Total.....	<u>\$191,521,918</u>	<u>\$1,743,266 95</u>
Deduct those expired and marked off as terminated.....	81,289,966	739,357 86
In force at the end of the year.....	<u>\$110,231,952</u>	<u>\$1,003,909 09</u>
Deduct amount re-insured.....	1,596,625	10,540 87
Net amount in force December 31, 1887.....	<u>\$108,635,327</u>	<u>\$993,368 22</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$54,146,930	\$526,232 03
More than <i>one</i> and not more than <i>three</i> years to run.....	36,179,418	288,878 88
More than three years to run .....	19,905,604	188,798 18
Net amount in force December 31, 1887 .....	<u>\$110,231,952</u>	<u>\$1,003,909 09</u>

## GENERAL INTERROGATORIES.

Total premiums received from commencement of business in the U. S. to date.....	\$6,061,829 93
Total losses paid from commencement of business in the U. S. to date .....	2,850,843 61
Total losses incurred during the year.....	<u>404,222 64</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$4,801,044 74
Premiums received, fire .....	46,694 08
Losses paid, fire .....	25,709 70
Losses incurred, fire.....	<u>24,864 73</u>

UNITED STATES BRANCH  
HAMBURG BREMEN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hamburg, Germany; commenced business January 1, 1855; commenced business in Illinois March 13, 1872.]

F. O. AFFELD, MANAGER, 62 and 64 Cedar street, New York City.

CONRAD WITKOWSKI, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	20,000 00
Total value of mortgaged premises .....	\$80,000 00
Market value of United States bonds owned by the company, par value .....	473,000 00
Market value of other stocks and bonds owned by the company, viz:.....	567,715 00
	401,015 00

Bonds.

Par value.      Market value.

State of Georgia, 4½s.....	\$25,000 00	\$26,250 00
Chicago, Milwaukee and St. Paul R. R., 8s....	15,000 00	19,200 00
Chicago and Northwestern R. R., 7s.....	25,000 00	34,750 00
Chicago, Burlington and Quincy R. R., 7s....	20,000 00	25,900 00
N. Y., Lake Erie and Western R. R., 7s.....	25,000 00	34,000 00
Central Pacific R. R., 6s .....	20,000 00	22,500 00
Kansas Pacific R. R., 6s .....	20,000 00	22,900 00
Union Pacific R. R., 6s .....	20,000 00	22,500 00
Nashville, Chattanooga and St. L. R. R., 7s..	10,000 00	12,850 00
Lake Shore and Mich. Southern R. R., 7s ....	10,000 00	12,450 00
N. Y. Central and Hudson River R. R., 7s ....	10,000 00	13,250 00
Michigan Central R. R., 5s .....	17,000 00	18,615 00
Delaware and Hudson Canal, 7s .....	20,000 00	28,000 00
Albany and Susquehanna Ry., 6s .....	10,000 00	11,800 00
Oregon Ry. and Navigation Co., 6s .....	10,000 00	10,800 00
Western Pacific R. R., 6s.....	20,000 00	23,050 00
Chicago, Rock Island Pacific R. R., 6s .....	25,000 00	32,500 00
Louisville and Nashville R. R., 5s.....	30,000 00	29,700 00
	\$332,000 00	\$401,015 00

Amount loaned on stocks and bonds as collateral .....	30,000 00
Market value of collaterals.....	\$36,750 00
Cash on hand and in bank .....	45,109 73
Net premiums in course of collection not more than three months due....	60,887 95
Bills receivable, not matured, taken for fire risks .....	4,876 22
Total.....	\$1,129,603 89
Less special deposits to secure liabilities in Georgia, Ohio and Oregon....	205,750 00



## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$12 02
Aggregate amount of all available assets.....	<u>\$923,853 89</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$79,545 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$367,492 71
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	237,164 49
Amount of unearned premiums on all outstanding risks.....	<u>604,657 20</u>
Total.....	\$684,202 20
Less liabilities secured by special deposits—unpaid losses, \$9,855.00; unearned premiums, \$43,860.15.....	<u>58,715 15</u>
Gross liabilities, except capital stock.....	<u>\$625,487 05</u>
Surplus as regards policyholders.....	\$298,366 84
Deposit capital.....	<u>200,000 00</u>
Surplus over deposit capital.....	<u>\$98,366 84</u>

## INCOME DURING THE YEAR.

From fire risks.

Premiums collected during the year.....	\$1,048,701 97
Deduct re-insurance, rebate and return premiums.....	200,170 62
Net cash received for premiums during the year.....	\$848,531 35
Interest on bonds and mortgages.....	900 00
Interest and dividends from all other sources.....	<u>41,694 94</u>
Received during the year in cash.....	<u>\$891,126 29</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$535,244 29
Commissions and brokerage.....	138,575 86
Salaries, fees and wages.....	74,823 33
State, national and local taxes.....	20,298 30
All other payments.....	<u>46,894 96</u>
Expenditures during the year, in cash.....	<u>\$815,836 74</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$91,139,603	\$1,051,085 33
Written or renewed during the year.....	92,798,284	1,051,766 22
Total.....	\$183,937,287	\$2,102,851 55
Deduct those expired and marked off as terminated.....	85,042,682	935,897 14
In force at the end of the year.....	\$98,894,605	\$1,166,954 41
Deduct amount re-insured.....	2,386,284	33,989 64
Net amount in force December 31, 1887.....	<u>\$96,508,321</u>	<u>\$1,132,964 77</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$60,046,905	\$734,985 42
More than <i>one</i> and not more than <i>three</i> years to run.....	27,170,188	285,071 32
More than three years to run.....	11,677,512	146,897 67
Net amount in force December 31, 1887.....	<u>\$98,894,605</u>	<u>\$1,166,954 41</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of the U. S. branch of company to date .....	\$8,292,739 24
Total losses paid from organization of the U. S. branch to date .....	4,669,414 88
Total losses incurred during the year .....	551,844 29

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$7,986,389 00
Premiums received, fire .....	96,937 05
Losses paid, fire .....	45,211 77
Losses incurred, fire .....	53,176 77

## UNITED STATES BRANCH.

## IMPERIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in the U. S. 1867; commenced business in Illinois June 8, 1868.]

JOHN C. PAGE, Resident Manager, 20 Kilby Street, Boston, Mass.

LEWIS H. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois .....	\$200,000 00
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## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$412,272 50
Market value of United States bonds owned by the company, par value .....	\$755,850 00
Market value of other stocks and bonds owned by the company, viz:	
West Virginia deferred certificates, par value .....	\$28,666 67
Cash on hand and in bank .....	68,071 67
Interest due and accrued on stocks not included in market value .....	1,200 00
Gross premiums in course of collection not more than three months due .....	142,977 06
Bills receivable, not matured, taken for fire, marine and inland risks .....	118 23
All other property, viz: rents due and accrued, \$6,936.33; due for re-insurance on losses paid, \$559.44 .....	7,495 77
Total .....	\$1,583,450 31
Less special deposits to secure liabilities in Georgia, North Carolina, Ohio, Oregon and Virginia .....	320,025 00
Aggregate amount of all available assets .....	\$1,263,425 31

## LIABILITIES.

Net amount of unpaid losses.....		\$113,284 24
Unearned premiums at 50 per cent on fire risks under one year.....	\$418,151 07	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	269,424 82	
Amount of unearned premiums on all outstanding risks.....		687,575 89
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		23,873 22
Total.....		\$824,733 35
Less liabilities secured by special deposits, unpaid losses, \$1,128.00; unearned premiums, \$50,611.93.....		51,739 93
Gross liabilities, except capital stock.....		\$772,993 42
Surplus as regards policyholders.....		\$490,431 89
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$290,431 89

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,238,077 86	
Deduct re-insurance, rebate and return premiums.....	214,055 18	
Net cash received for premiums during theyear.....		\$1,024,022 68
Interest and dividends from all sources.....		29,817 89
Income from all other sources.....		17,506 70
Received during the year, in cash.....		\$1,071,347 27

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$670,587 56
Commissions and brokerage.....		179,271 34
Salaries, fees and wages.....		105,110 39
State, national and local taxes.....		36,933 20
All other payments.....		23,792 74
Amount remitted and charged to Home office during the year..	\$76,044 68	
Expenditures during the year, in cash.....		\$1,015,695 23

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$107,711,629	\$1,301,010 72
Written or renewed during the year.....	109,878,282	1,246,268 51
Total.....	\$217,589,911	\$2,547,279 23
Deduct those expired and marked off as terminated.....	102,900,543	1,186,403 76
In force at end of the year.....	\$114,689,368	\$1,360,875 47
Deduct amount re-insured.....	3,685,179	40,215 53
Net amount in force December 31, 1887.....	\$111,004,189	\$1,320,659 94

## RECAPITULATION.

In force having from date of policy not more than one year to run.....	\$66,153,727	\$836,302 14
More than one and not more than three years to run.....	26,175,642	280,552 52
More than three years to run.....	18,674,820	203,805 28
Net amount in force December 31, 1887.....	\$111,004,189	\$1,320,659 94

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$14,274,525 10
Total losses paid from organization to date.....	9,497,113 56
Total losses incurred during the year.....	651,356 91

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$4,415,264 00
Premiums received, fire.....	44,541 83
Losses paid, fire.....	28,318 78
Losses incurred, fire.....	32,465 94

## UNITED STATES BRANCH.

## LANCASHIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Manchester, Eng.; commenced business June, 1852; commenced business in Illinois November 14, 1872.]

E. LITCHFIELD, U. S. Manager; principal office, 40 Pine St., New York City.

W. G. FERGUSON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company,  
par value..... \$1,064,500 00 \$1,174,037 50  
Market value of other stocks and bonds owned by the company, viz:..... 304,010 00

## Bonds.

## Par value. Market value.

N. York, Lackawanna and Western R. R., 6s.	\$14,000 00	\$18,060 00
Chicago & Northwestern Extension, 4s.....	20,000 00	18,850 00
Brooklyn & Montauk R. R., 5s .....	20,000 00	21,850 00
Ottumwa, Cedar Falls & St. Paul R. R., 5s ...	20,000 00	21,400 00
Illinois Central R. R., 3½s.....	20,000 00	18,800 00
Detroit, Monroe & Toledo R. R., 7s.....	15,000 00	19,500 00
Baltimore & Ohio R. R., 4s.....	10,000 00	10,100 00
Chicago, Mil. and St. Paul R. R., 5s.....	20,000 00	20,625 00
Chicago, Burlington and Q. R. R., 4s.....	20,000 00	19,000 00
Delaware & Hudson Canal Co., 7s.....	20,000 00	22,800 00
Illinois Central R. R., 6s.....	20,000 00	23,200 00
Syracuse, Binghamton & N. Y. R. R., 7s.....	15,000 00	19,875 00
Michigan Central R. R., 7s.....	18,000 00	22,950 00
N. Y. Central & Hudson R. R. R., 7s.....	15,000 00	20,400 00
Chicago, Rock Island & Pacific R. R., 6s.....	20,000 00	26,600 00

\$267,000 00 \$304,010 00

Cash on hand and in bank..... \$54,728 93  
Net premiums in course of collection not more than three months due..... 109,418 48

Total..... \$1,642,194 91  
Less special deposits to secure liabilities in Ohio, Georgia, Oregon and N. Carolina..... 200,675 00

Aggregate amount of all available assets..... \$1,441,519 91



## LIABILITIES.

Net amount of unpaid losses.....		\$171,211 88
Unearned premiums at 50 per cent, on fire risks under one year.....	\$509,262 18	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	279,777 16	
Amount of unearned premiums on all outstanding risks.....		789,039 34
All other demands against the company, viz: State, city, county or other taxes and assessments, \$6,000.00; commissions and other charges due and to become due to agents and brokers, \$4,000.00 .....		10,000 00
Total.....		\$970,251 22
Less liabilities secured by special deposits, unpaid losses, \$7,305.00; unearned premiums, \$57,295.00.....		64,600 00
Gross liabilities, except capital stock .....		\$905,651 22
Surplus as regards policyholders.....	\$535,868 69	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....		\$335,868 69

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$1,516,210 82	
Deduct re-insurance, rebate and return premiums .....	279,216 98	
Net cash received for premiums during the year .....		\$1,236,993 84
Interest and dividends from all sources.....		62,097 48
Received during the year, in cash.....		\$1,299,091 32

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$909,782 42
Commissions and brokerage.....	225,157 14
Salaries fees and wages.....	156,781 29
State, national and local taxes.....	31,608 67
Expenditures during the year, in cash .....	\$1,323,329 52

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$136,007,477	\$1,442,258 63
Written or renewed during the year.....	148,580,856	1,530,090 33
Total.....	\$284,588,333	\$2,972,348 96
Deduct those expired and marked off as terminated.....	136,520,393	1,413,527 81
In force at the end of the year.....	\$148,067,940	\$1,558,821 15
Deduct amount re-insured.....	4,683,359	32,737 60
Net amount in force December 31, 1887 .....	\$143,384,581	\$1,526,083 55

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$88,631,750	\$1,018,524 36
More than <i>one</i> and not more than <i>three</i> years to run.....	39,525,317	340,099 37
More than three years to run .....	15,227,514	167,459 82
Net amount in force December 31, 1887.....	\$143,384,581	\$1,526,083 55

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$13,073,195 00
Total losses paid from organization to date .....	8,088,395 00
Total losses incurred during the year .....	947,550 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,835,451 00
Premiums received, fire.....	75,608 85
Losses paid, fire.....	33,197 76
Losses incurred, fire.....	48,471 92

## UNITED STATES BRANCH

## LION FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in the U. S. 1880; commenced business in Illinois December 2, 1880.]

M. BENNETT, JR., Manager, principal office 223 Asylum Street, Hartford, Conn.

S. M. MOORE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$150,850 00
Total value of mortgaged premises.....	\$333,200 00
Market value of United States bonds owned by the company, par value.....	\$400,000 00
Amount loaned on stocks and bonds as collateral.....	9,500 00
Market value of collaterals.....	\$15,200 00
Cash on hand and in bank.....	47,747 58
Gross premiums in course of collection not more than three months due.....	86,879 28
All other property, viz: due for re-insurance on losses paid.....	19,681 15
Total.....	\$816,658 01
Less liabilities secured by special deposits in Ohio, Oregon, Georgia, Virginia and North Carolina.....	251,000 00
Aggregate amount of all available assets.....	\$565,658 01

## LIABILITIES.

Net amount of unpaid losses.....	\$33,682 14
Unearned premiums at 50 per cent. on fire risks under one year.....	\$172,045 37
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	65,839 32
Amount of unearned premiums on all outstanding risks.....	237,884 69
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers.....	14,846 07
Total.....	\$286,412 90
Less liabilities secured by special deposits, unearned premiums.....	42,134 25
Gross liabilities.....	\$244,278 65
Surplus as regards policyholders.....	\$321,379 36
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$121,379 36

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$686,959 31	
Deduct re-insurance, rebate and return premiums.....	265,550 62	
Net cash received for premiums during the year.....		\$421,408 69
Interest on bonds and mortgages.....		6,702 45
Interest and dividends from all other sources .....		17,618 88
Received during the year, in cash.....		<u>\$445,730 02</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$267,332 22
Commissions and brokerage.....	69,506 88
Salaries, fees and wages.....	31,918 65
State, national and local taxes .....	13,008 28
All other payments .....	17,131 41
Expenditures during the year, in cash.....	<u>\$398,897 44</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$39,651,403	\$566,213 76
Written or renewed during the year .....	56,872,530	696,424 84
Total.....	\$96,523,933	\$1,262,638 60
Deduct those expired and marked off as terminated.....	52,504,514	646,768 37
In force at the end of the year.....	\$44,019,419	\$615,870 23
Deduct amount re-insured.....	11,022,352	157,423 32
Net amount in force December 31, 1887.....	<u>\$32,997,067</u>	<u>\$458,446 91</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$24,735,996	\$344,090 74
More than <i>one</i> and not more than <i>three</i> years to run.....	6,360,997	87,946 00
More than three years to run .....	1,900,074	26,410 17
Net amount in force December 31, 1887.....	<u>\$32,997,067</u>	<u>\$458,446 91</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,765,571 95
Total losses paid from organization to date.....	1,616,021 18
Total losses incurred during the year.....	<u>264,380 35</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$4,578,050 00
Premiums received, fire.....	47,275 08
Losses paid, fire .....	27,156 59
Losses incurred, fire .....	<u>38,784 41</u>

## UNITED STATES BRANCH

## LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1887.

[Located at Liverpool, Eng.; commenced business in the U. S. in 1848; commenced business in Illinois March 26, 1860.]

WILLIAM WARREN, RESIDENT SECRETARY, 124 LaSalle street, Chicago, Illinois.

WILLIAM WARREN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....		\$1,450,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....		1,719,413 27
Interest due and accrued on bond and mortgage loans.....		37,781 49
Total value of mortgaged premises.....	\$3,976,050 00	
Market value of United States bonds owned by the company par value.....	1,575,000 00	1,984,500 00
Market value of other stocks and bonds owned by the company, viz:.....		345,600 00

	Par value.	Market value.
N. Y. State six per cent. bonds.....	\$45,000 00	\$50,850 00
City of Richmond, eight per cent. bonds....	5,600 00	7,000 00
Mississippi Pay Warrants.....	20,000 00	20,800 00
New York City gold 6s.....	50,000 00	59,500 00
City of Boston 5 per cent. bonds.....	180,000 00	207,450 00
	\$300,000 00	\$345,600 00

Cash on hand and in bank.....	699,124 73
Interest due and accrued on collateral loans.....	367 55
Net premiums in course of collection not more than three months due...	459,682 39
All other property, viz: Rents due and accrued, \$1,354.33; loans on life policies, \$14,580; all other assets, \$1,172.06.....	17,106 39

Total.....	\$6,793,575 82
Less special deposits to secure liabilities in Ohio and Oregon.....	189,000 00

Aggregate amount of all available assets .....	\$6,604,575 82
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## LIABILITIES.

Net amount of unpaid losses.....	\$355,717 53
Unearned premiums at 50 per cent. on fire risks under one year.....	\$1,373,872 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year. ....	1,426,561 00
Amount of unearned premiums on all outstanding risks.....	2,800,433 64
Amount reclaimable on perpetual fire insurance policies.....	332,650 84
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	103,771 25
All other demands against the company, viz: Due for re-insurance, \$130,204.14; all other liabilities, \$29,460.70.....	159,664 84
Total.....	\$3,752,238 10



Less liabilities secured by special deposits, unpaid losses, \$7,025.28; un- earned premiums, \$89,960.97.....	\$96,936 25
Gross liabilities, except capital stock.....	\$3,655,251 85
Surplus as regards policyholders .....	\$2,949,323 97
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$2,749,323 97

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$4,867,143 68	
Deduct re-insurance, rebate and return premiums.....	993,969 35	
Net cash received for premiums during the year .....		\$3,868,174 33
Interest on bonds and mortgages.....		66,598 51
Interest and dividends from all other sources .....		87,663 49
Income from all other sources.....		91,667 11
Deposit premiums received on perpetual fire risks .....	\$14,528 59	
Life income.....	7,877 21	
Received during the year in cash .....		\$4,114,103 44

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$2,452,858 96
Commissions and brokerage.....	682,607 95
Salaries, fees and wages.....	206,920 23
State, national and local taxes.....	95,220 27
All other payments.....	197,514 02
Life expenditures.....	\$33,379 32
Deposit premiums returned on perpetual fire risks .....	12,212 62
Expenditures during the year, in cash.....	\$3,635,121 43

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$542,316,215	\$5,236,904 78
Written or renewed during the year.....	550,176,195	4,953,739 63
Total.....	\$1,092,492,410	\$10,195,644 41
Deduct those expired and marked off as terminated. ....	471,813,531	4,427,962 78
In force at the end of the year.....	\$620,678,879	\$5,767,681 63
Deduct amount re-insured.....	50,814,974	410,622 77
Net amount in force December 31, 1887.....	\$569,863,905	\$5,357,058 86

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$271,874,616	\$2,747,745 28
More than <i>one</i> and not more than <i>three</i> years to run.....	182,832,244	1,534,915 91
More than three years to run.....	105,159,454	1,053,263 61
Perpetual risks in force and interest premiums.....	9,997,591	21,134 06
Net amount in force December 31, 1887.....	\$569,863,905	\$5,357,058 86

## GENERAL INTERROGATORIES.

Total premiums received by U. S. branch of company to date.....	\$70,313,773 35
Total losses paid from organization of U. S. branch to date.....	41,967,757 81
Total losses incurred during the year.....	2,509,260 72

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$16,213,417 00
Premiums received, fire .....	196,666 20
Losses paid, fire.....	77,514 83
Losses incurred, fire .....	85,107 23

## UNITED STATES BRANCH

## LONDON ASSURANCE CORPORATION.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in U. S. 1872; commenced business in Illinois, November 9, 1872.]

CHARLES LYMAN CASE, Manager, Western Department, No. 161 LaSalle Street,  
Chicago, Illinois.

CHARLES LYMAN CASE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL,

Deposit capital in New York, as required by the laws of Illinois ..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value..... \$700,000 00 \$882,000 00  
Market value of other stocks and bonds owned by the company, viz: ..... 475,513 75

## Bonds.

Par value. Market value.

Chicago, Mil. and St. Paul R. R., 1st mort., 5s.	\$25,000 00	\$26,000 00
Chicago, Mil. and St. Paul Terminal R. R., 1st mort., 5s	25,000 00	25,500 00
Gulf, Colorado and Santa Fe R. R., 1st mort., 7s	50,000 00	60,750 00
Mil., Lake Shore and Western R. R., 1st mort., 6s	25,000 00	28,750 00
Minneapolis and St. Louis R. R., 1st mort., 7s	25,000 00	25,000 00
Milwaukee and St. Paul R. R., 1st mort., 7s	50,000 00	65,000 00
St. Paul, Minn. and Manitoba R. R., con. 1st mort., 6s	25,000 00	29,250 00
St. Paul, Minn. and Manitoba R. R., 2d mort., 6s	30,000 00	34,650 00
Long Island R. R., 1st consol. mort., 5s	15,000 00	16,800 00
Erie Railway consol. mort., 7s	50,000 00	68,000 00
Chicago, St. Louis and N. Orleans R. R., 5s	8,000 00	9,220 00
Atchison, Topeka and Santa Fe R. R., 1st mort., 7s	25,000 00	29,875 00
Northern Pacific R. R. gen. mort., 6s	25,000 00	29,125 00
Louisville and Nashville R. R., 1st mort., 6s	25,000 00	27,593 75

\$403,000 00 \$475,513 75

Cash on hand and in bank..... 87,361 72  
Gross premiums in course of collection not more than three months due. 99,119 33

Total..... \$1,543,994 80  
Less special deposits to secure liabilities in Ohio, Virginia, Oregon, Georgia and North Carolina..... 296,100 00

Aggregate amount of all available assets ..... \$1,247,894 80

## LIABILITIES.

Net amount of unpaid losses.....		\$61,338 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$273,597 25	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	272,840 82	
Amount of unearned premiums on all outstanding risks.....		546,438 07
Amount reclaimable on perpetual fire insurance policies.....		1,590 32
All other demands against the company.....		11,936 00
Total.....		\$621,302 39
Less liabilities secured by special deposits, unpaid losses, \$5,915.00; unearned premiums, \$70,560.14.....		76,475 14
Gross liabilities, except capital stock.....		\$544,827 25
Surplus as regards policyholders.....		\$703,067 55
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$503,067 55

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$855,631 10	
Deduct re-insurance, rebate and return premiums.....	148,867 79	
Net cash received for premiums during the year.....		\$706,763 31
Interest and dividends from all sources.....		49,125 00
Received during the year, in cash.....		\$755,888 31

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$468,275 32
Commissions and brokerage.....		134,176 59
Salaries, fees and wages.....		43,831 49
State, national and local taxes.....		21,133 02
All other payments.....		43,019 54
Amount sent to Home office during the year.....	\$21,382 55	
Expenditures during the year, in cash.....		\$710,435 96

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$109,554,383	\$1,055,363 77
Written or renewed during the year.....	106,749,362	873,683 99
Total.....	\$216,303,745	\$1,929,047 76
Deduct those expired and marked off as terminated.....	100,758,740	846,257 99
In force at the end of the year.....	\$115,545,005	\$1,082,789 77
Deduct amount re-insured.....	3,387,051	27,538 04
Net amount in force December 31, 1887.....	\$112,157,954	\$1,055,251 73

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$55,974,401	\$547,194 50
More than <i>one</i> and not more than <i>three</i> years to run.....	34,178,804	287,224 05
More than three years to run.....	22,004,749	220,833 18
Net amount in force December 31, 1887.....	\$112,157,954	\$1,055,251 73

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,084,747 42
Total losses paid from organization to date.....	5,195,586 26
Total losses incurred during the year.....	475,007 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,167,056 00
Premiums received, fire.....	53,875 28
Losses paid, fire.....	42,295 00
Losses incurred, fire.....	45,223 00

## UNITED STATES BRANCH.

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Liverpool, Eng.; commenced business in the United States in 1879; commenced business in Illinois June 28, 1879.]

CHARLES H. CASE, MANAGER for the Northwestern States, No. 169 Jackson street, Chicago, Ill.

CHARLES H. CASE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$495,000 00	\$627,412 00
Market value of other stocks and bonds owned by the company, viz:.....		801,725 00

## Bonds.

## Par value. Market value.

Chicago and N. W. R. R. consolidated, 7s....	\$100,000	\$127,500
N. Y. Central and Hudson R. R. R., 7s.....	75,000	102,000
N. Y. and Harlem R. R., 7s.....	100,000	128,500
Chicago, Burlington and Quincy R. R., 4s.....	100,000	96,000
Delaware and Hudson R. R., 7s.....	100,000	117,120
Chicago, R. I. and Pacific, 6s.....	87,000	113,535
Lake Shore and Mich. Southern R. R., 7s.....	92,000	117,070

	<u>\$654,000</u>	<u>\$801,725</u>
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Cash on hand and in bank.....	99,205 65
Interest due and accrued on bank deposits.....	98 45
Gross premiums in course of collection not more than three months due.....	87,152 30
All other property, viz: due for re-insurance on losses paid.....	47 33

Total.....	<u>\$1,615,640 73</u>
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Less special deposits to secure liabilities in Virginia, Ohio, Georgia and Oregon.....	285,187 00
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Aggregate amount of all available assets.....	<u>\$1,330,453 73</u>
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## LIABILITIES.

Net amount of unpaid losses.....	\$64,593 44
Unearned premiums at 50 per cent. on fire risks under one year.....	\$414,289 88
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	318,667 48



Amount of unearned premiums on all outstanding risks .....	\$732,957 36
Amount reclaimable on perpetual fire insurance policies.....	2,292 86
Due and accrued for salaries and other miscellaneous expenses.....	590 16
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$940.94; commissions and other charges due and to become due to agents and brokers, \$10,981.71; return premiums, \$973.20; re-insurance, \$2,926.35.....	15,822 20
Total.....	\$816,256 02
Less liabilities secured by special deposits—unpaid losses, \$9,324.54; unearned premiums, \$61,722.82.....	71,047 36
Gross liabilities, except capital stock .....	\$745,208 66
Surplus as regards policyholders .....	\$585,245 07
Deposit capital.....	200,000 00
Surplus over deposit capital .....	\$385,245 07

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,310,409 98
Deduct re-insurance, rebate and return premiums.....	306,695 90
Net cash received for premiums during the year .....	\$1,004,314 08
Interest and dividends from all sources.....	42,395 33
Received during the year in cash.....	\$1,046,619 41

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$582,392 87
Commissions and brokerage.....	200,530 27
Salaries, fees and wages.....	48,817 04
State, national and local taxes.....	25,328 35
All other payments.....	65,054 75
Expenditures during the year, in cash .....	\$922,123 28

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$143,066,896	\$1,448,926 15
Written or renewed during the year.....	136,619,259	1,308,199 42
Total.....	\$279,686,155	\$2,757,125 57
Deduct those expired and marked off as terminated.....	130,186,960	1,263,757 50
In force at the end of the year.....	\$149,499,195	\$1,493,368 07
Deduct amount re-insured.....	6,863,807	67,015 70
Net amount in force December 31, 1887 .....	\$142,635,388	\$1,426,352 37

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$77,085,038	\$828,579 76
More than <i>one</i> and not more than <i>three</i> years to run.....	48,447,144	396,586 55
More than three years to run .....	17,103,206	201,186 06
Net amount in force December 31, 1887.....	\$142,635,388	\$1,426,352 37

## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886 .....	\$75,250	\$2,413 54
Perpetual risks written during the year .....	None.	
In force December 31, 1887.....	\$75,250	\$2,413 54

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$8,265,447 14
Total losses paid from organization to date.....	5,246,241 76
Total losses incurred during the year .....	<u>573,881 67</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,263,378 00
Premiums received, fire .....	35,433 96
Losses paid, fire .....	13,845 32
Losses incurred, fire .....	<u>19,505 32</u>

## UNITED STATES BRANCH.

## MANNHEIM INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Mannheim, Baden, Germany; commenced business October 15, 1879;  
commenced business in Illinois May 12, 1887.]

HUGO MENZEL, General Agent and Attorney, No. 16 and 18 Exchange Place,  
New York City.

THOMAS B. CROSBY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois.....	<u>\$200,000 00</u>
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$200,000 00	\$251,000 00
Cash on hand and in bank .....		3,068 87
Gross premiums in course of collection not more than three months due..		19,146 78
Bills receivable, not matured, taken for fire, marine, and inland risks.....		<u>8,586 22</u>
Aggregate amount of all available assets.....		<u>\$281,601 87</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$30,209 94
Unearned premiums at 100 per cent. on marine risks.....	\$15,114 23	
Amount of unearned premiums on all outstanding risks.....		15,114 23
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$291.62; re-insur- ance, \$1,900.94.....		<u>2,192 56</u>
Gross liabilities, except capital stock.....		<u>\$47,516 73</u>
Surplus as regards policyholders .....		\$234,085 14
Deposit capital .....		<u>200,000 00</u>
Surplus over deposit capital.....		<u>\$34,085 14</u>

## INCOME DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year .....	\$104,195 06	
Deduct re-insurance, rebate and return premiums.....	30,259 73	
Net cash received for premiums during the year.....		\$73,935 33
Received during the year in cash .....		<u>\$73,935 33</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses .....	\$15,562 23
Commissions and brokerage.....	10,472 11
Salaries, fees and wages.....	1,307 81
All other payments.....	4,318 65
Expenditures during the year, in cash.....	<u>\$31,660 80</u>

	Marine and inland risks.	Premiums.
Written during the year .....	\$22,277,481	\$123,341 84
Deduct those expired and marked off as terminated.....	21,153,977	102,291 34
In force December 31, 1887.....	\$1,123,504	\$21,050 50
Deduct amount re-insured.....	239,580	5,936 27
Net amount in force.....	<u>\$883,924</u>	<u>\$15,114 23</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year .....	<u>\$45,772 17</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	\$422,347 00
Premiums received, marine and inland .....	6,255 40
Losses paid, marine and inland.....	2,759 25
Losses incurred, marine and inland .....	<u>4,924 57</u>

## UNITED STATES BRANCH.

## MARINE INSURANCE COMPANY—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in 1884; commenced business in  
Illinois June 21, 1887.]

C. A. MACDONALD, Manager of the Western Department, 200 LaSalle St., Chicago, Ill.

CHARLES A. MACDONALD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois .....	<u>\$200,000 00</u>
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$400,000 00	\$510,000 00
Cash on hand and in bank.....		11,583 82
Net premiums in course of collection not more than three months due....		82,009 32
Bills receivable, not matured, taken for fire, marine and inland risks.....		280 00
Total.....		\$603,873 14
Less special deposit to secure liabilities in Ohio.....		125,000 00
Aggregate amount of all available assets.....		\$478,873 14

## LIABILITIES.

Net amount of unpaid losses.....		\$24,565 32
Unearned premiums at 50 per cent. on inland navigation risks.....	\$6,457 45	
Unearned premiums at 100 per cent. on marine risks.....	12,459 38	
Amount of unearned premiums on all outstanding risks.....		18,916 83
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$6,000.00; commissions and other charges due and to become due to agents and brokers, \$2,247.26; return premiums and re-insurance, \$21,977.64.....		30,224 90
Gross liabilities, except capital stock.....		\$73,707 05
Surplus as regards policyholders.....		\$405,166 09
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$205,166 09

## INCOME DURING THE YEAR.

	From marine & inland risks	
Premiums collected during the year.....	\$241,993 49	
Deduct re-insurance, rebate and return premiums.....	97,666 74	
Net cash received for premiums during the year.....		\$144,326 75
Received during the year, in cash.....		\$144,326 75

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses.....	\$73,410 70
Commissions and brokerage.....	15,826 25
Salaries, fees and wages.....	6,359 75
State, national and local taxes.....	2,868 55
All other payments.....	302 75

Expenditures during the year, in cash..... \$98,768 00

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,295,445	\$12,430 17
Written during the year.....	85,373,354	300,994 58
Total.....	\$86,668,799	\$313,424 75
Deduct those expired and marked off as terminated.....	84,531,674	292,663 25
In force December 31, 1887.....	\$2,137,125	\$20,761 50
Deduct amount re-insured.....	296,839	1,844 67
Net amount in force.....	\$1,840,286	\$18,916 83

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	\$2,020,414 00
Premiums received, marine and inland.....	9,929 00
Losses paid, marine and inland.....	13,375 00
Losses incurred, marine and inland.....	15,375 00



UNITED STATES BRANCH.

NORTHERN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in 1836; commenced business in Illinois March 7, 1876.]

WM. D. CROOKE, Manager, 204 LaSalle Street, Chicago, Illinois.

HENRY H. BROWN, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	<u>\$200,000 00</u>
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ASSETS.

Value of real estate owned by the company, unincumbered. ....		\$80,588 40
Market value of United States bonds owned by the com- pany, par value. ....	\$677,150 00	851,516 12
Market value of other stocks and bonds owned by the company, viz.....		333,739 50
	Par value.      Market value.	
City of Boston, bonds.....	\$129,500 00	\$141,642 00
City of St. Louis, bonds.....	40,000 00	42,800 00
Massachusetts State Bonds .....	88,000 00	92,597 50
City of Providence .....	52,500 00	56,700 00
	\$310,000 00	\$333,739 50
Cash on hand and in bank.....		80,623 39
Gross premiums in course of collection not more than three months due..		112,135 60
All other property, viz: rents due and accrued.....		421 66
Total.....		\$1,459,024 67
Less special deposits to secure liabilities in Ohio, Virginia, Georgia and Oregon.....		282,937 50
Aggregate amount of all available assets .....		\$1,176,087 17

LIABILITIES.

Net amount of unpaid losses.....		\$97,056 07
Unearned premiums at 50 per cent. on fire risks under one year.....	\$369,669 54	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	285,313 47	
Amount of unearned premiums on all outstanding risks .....		654,983 01
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$16,076.58; all other, \$106.63.....		16,183 21
Total.....		\$768,222 29
Less liabilities secured by special deposits, unpaid losses, \$7,585.53; un- earned premiums, \$87,600.00.....		95,185 53
Gross liabilities, except capital stock .....		\$673,036 76
Surplus as regards policyholders.....		\$503,050 41
Deposit capital.....		200,000 00
Surplus over deposit capital .....		\$303,050 41

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,120,694 64	
Deduct re-insurance, rebate and return premiums.....	183,868 34	
Net cash received for premiums during the year.....		\$936,826 30
Interest and dividends from all sources.....		43,731 00
Income from all other sources.....		2,662 19
Received from Home office.....	\$75,774 69	
Received during the year in cash .....		<u>\$983,219 49</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$521,095 23
Commissions and brokerage.....		154,654 83
Salaries, fees and wages.....		66,634 14
State, national and local taxes.....		24,492 75
All other payments.....		100,651 31
Sent to Home office .....	\$193,515 69	
Expenditures during the year, in cash.....		<u>\$867,528 26</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$103,460,626	\$1,000,458 03
Written or renewed during the year.....	129,562,639	1,125,065 47
Total.....	\$233,023,265	\$2,125,523 50
Deduct those expired and marked off as terminated.....	103,870,505	837,753 65
In force at the end of the year.....	\$129,152,760	\$1,287,769 85
Deduct amount re-insured.....	5,615,676	40,686 74
Net amount in force December 31, 1887.....	<u>\$123,537,084</u>	<u>\$1,247,083 11</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$71,917,701	\$739,339 05
More than <i>one</i> and not more than <i>three</i> years to run.....	32,848,297	303,422 96
More than three years to run.....	18,771,086	204,321 10
Net amount in force December 31, 1887.....	<u>\$123,537,084</u>	<u>\$1,247,083 11</u>

## GENERAL INTERROGATORIES.

Total premiums received in the U. S. from organization of company to date.....	\$7,143,588 30
Total losses paid in the U. S. from organization to date.....	4,201,554 23
Total losses incurred during the year.....	<u>533,724 58</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,703,990 03
Premiums received, fire.....	70,644 56
Losses paid, fire.....	28,326 77
Losses incurred, fire.....	<u>37,269 68</u>

UNITED STATES BRANCH  
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.  
YEAR ENDING DECEMBER 31, 1887.

[Located at London and Edinburg, G. B.; commenced business in the U. S., 1866;  
commenced business in Illinois November 7, 1867.]

SAMUEL P. BLAGDEN, MANAGER; Principal Office, 54 William street, New York City.

W. W. DUDLEY, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

ASSETS.

Market value of United States bonds owned by the company, par value..... \$820,000 00 \$1,029,020 00  
Market value of other stocks and bonds owned by the company, viz:..... 1,957,258 31

Bonds.	Par value.	Market value.
N. Y. Central and Hudson R. R. R., 7s.....	\$500,000 00	\$682,500 00
West Shore R. R., 4s.....	400,000 00	400,000 00
N. Y., Lackawanna and W. R. R., 6s.....	100,000 00	130,000 00
Delaware and Hudson Canal, 7s.....	61,000 00	85,095 00
St. Paul and No. Pacific R. R., 6s.....	50,000 00	59,000 00
Chicago and N. W. R. R., 7s.....	76,000 00	105,640 00
Baltimore and Ohio R. R., 5s.....	200,000 00	216,000 00
New York County, 7s.....	31,000 00	42,500 00
New York City.....	18,000 00	24,460 00
South Carolina, 6s.....	12,500 00	13,500 00
Alabama, Class A.....	10,000 00	11,000 00
Tennessee Settlement, 6s.....	1,100 00	1,122 00
Virginia Registered.....	46,300 00	23,150 00
Virginia deferred certificates.....	18,666 67	1,866 67
Cash held by trustees for investment.....	161,424 64	161,424 64
	\$1,685,991 31	\$1,957,258 31

Cash on hand and in bank..... 122,296 18  
Interest due and accrued on stocks not included in market value..... 29,108 00  
Net premiums in course of collection not more than three months due... 207,405 20  
Bills receivable, not matured, taken for fire, marine and inland risks..... 37 50  
All other property, viz: Due for re-insurance on losses paid..... 2,708 62

Total..... \$3,347,833 81  
Less special deposits to secure liabilities in Ohio, Oregon, Virginia,  
Georgia and North Carolina..... 286,786 67  
Aggregate amount of all available assets..... \$3,061,047 14

LIABILITIES.

Net amount of unpaid losses..... \$151,267 39  
Unearned premiums at 50 per cent. on fire risks under one  
year..... \$700,795 41  
Unearned premiums, *pro rata*, on fire risks running more  
than one year..... 613,653 40  
Amount of unearned premiums on all outstanding risks..... 1,314,448 81  
All other demands against the company, viz: Special agents' balances .. 3,548 33  
Total..... \$1,469,264 53

Less liabilities secured by special deposits—Unpaid losses, \$12,632.50; un-earned premiums, \$118,483.60 .....	\$31,116 10
Gross liabilities, except capital stock .....	\$1,338,148 43
Surplus as regards policyholders .....	\$1,722,898 71
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$1,522,898 71

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$2,227,376 92	
Deduct re-insurance, rebate and return premiums .....	371,549 08	
Net cash received for premiums during the year .....		\$1,855,827 84
Interest and dividends from all sources .....		122,310 83
Received during the year, in cash .....		\$1,978,138 67

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$1,136,506 91
Commissions and brokerage .....	503,921 12
Salaries, fees and wages .....	187,192 11
State, national and local taxes .....	43,411 73
All other payments .....	61,463 35
Expenditures during the year, in cash .....	\$1,732,495 22

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$243,424,247	\$2,529,598 39
Written or renewed during the year .....	226,247,443	2,237,905 35
Total .....	\$469,671,690	\$4,767,503 74
Deduct those expired and marked off as terminated .....	216,346,679	2,050,935 08
In force at the end of the year .....	\$253,325,011	\$2,716,568 66
Deduct amount re-insured .....	19,434,016	157,313 38
Net amount in force December 31, 1887 .....	\$233,890,995	\$2,559,255 28

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$117,179,694	\$1,401,590 82
More than <i>one</i> and not more than <i>three</i> years to run .....	71,572,224	665,997 51
More than <i>three</i> years to run .....	45,139,677	491,666 95
Net amount in force December 31, 1887 .....	\$233,890,995	\$2,559,255 28

## GENERAL INTERROGATORIES.

Total premiums received from organization of U. S. branch of company to date .....	\$27,685,714 04
Total losses paid in U. S. to date .....	18,301,196 68
Total losses incurred during the year .....	1,139,711 34

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$9,509,680 00
Premiums received, fire .....	111,740 46
Losses paid, fire .....	60,400 90
Losses incurred, fire .....	70,465 68



UNITED STATES BRANCH.  
**NORWICH UNION FIRE INSURANCE SOCIETY.**  
 YEAR ENDING DECEMBER 31, 1887.

Located at Norwich, Eng.; commenced business in the U. S. 1879; commenced business in Illinois June 16, 1879.]

J. MONTGOMERY HARE, RESIDENT MANAGER.

Principal office, No. 67 Wall street, New York City.

R. W. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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ASSETS.

Market value of United States bonds owned by the company, par value.....	\$508,000 00	\$641,350 00
Market value of other stocks and bonds owned by the company, viz .....		\$448,425 00
Bonds.	Par value.	Market value.
New York Central and Hudson River R. R. 7s.....	\$75,000 00	\$102,750 00
West Shore R. R., 4s.....	40,000 00	40,750 00
Pennsylvania Co's., 4½s.....	60,000 00	63,000 00
Chicago, Burlington and Quincy Ry., 4s.....	100,000 00	96,000 00
Chicago, Rock Island and Pacific Ry., 5s.....	90,000 00	99,900 00
New York City, 6s.....	35,000 00	46,025 00
	\$400,000 00	\$448,425 00
Cash on hand and in bank.....		186,256 84
Interest due and accrued on stocks not included in market value .....		9,741 67
Net premiums in course of collection not more than three months due .....		29,713 16
Total.....		\$1,315,486 67
Less special deposits to secure liabilities in Oregon, Ohio, Virginia and Georgia.....		262,600 00
Aggregate amount of all available assets.....		\$1,052,886 67

LIABILITIES.

Net amount of unpaid losses.....	\$117,880 29
Unearned premiums at 50 per cent. on fire risks under one year.....	\$345,106 50
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	245,406 18
Amount of unearned premiums on all outstanding risks .....	590,512 68
Due and accrued for salaries and other miscellaneous expenses .....	1,000 00
Total.....	\$709,392 97
Less liabilities secured by special deposits, unpaid losses, \$13,424.05; unearned premiums, \$55,774.02.....	69,198 07
Gross liabilities, except capital stock .....	\$640,194 90
Surplus as regards policyholders .....	\$412,691 77
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$212,691 77

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,060,903 78	
Deduct re-insurance, rebate and return premiums.....	186,228 74	
Net cash received for premiums during the year.....		\$874,675 04
Interest and dividends from all sources .....		38,157 28
Received during the year in cash.....		<u>\$912,832 32</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$500,547 87
Commissions and brokerage.....	147,644 60
Salaries, fees and wages.....	53,750 26
State, national and local taxes.....	10,728 66
All other payments.....	73,033 31
Expenditures during the year, in cash.....	<u>\$785,704 70</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$97,084,923	\$979,812 59
Written or renewed during the year .....	118,536,104	1,069,354 02
Total .....	\$215,621,027	\$2,049,166 61
Deduct those expired and marked off as terminated.....	94,629,494	862,854 74
In force at the end of the year.....	\$120,991,533	\$1,186,311 87
Deduct amount re-insured.....	6,616,932	61,145 52
Net amount in force December 31, 1887.....	<u>\$114,374,601</u>	<u>\$1,125,166 35</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$66,266,351	\$690,212 91
More than <i>one</i> and not more than <i>three</i> years to run.....	31,979,376	269,228 81
More than three years to run.....	16,128,874	165,724 63
Net amount in force December 31, 1887.....	<u>\$114,374,601</u>	<u>\$1,125,166 35</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of U. S. branch of company to date.....	\$5,616,534 52
Total losses paid from organization of U. S. branch to date.....	2,991,115 76
Total losses incurred during the year.....	<u>518,056 93</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$6,621,192 00
Premiums received, fire .....	78,459 36
Losses paid, fire.....	20,164 88
Losses incurred, fire .....	<u>32,260 11</u>

## UNITED STATES BRANCH.

## PHŒNIX ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng; commenced business in the U. S., 1879; commenced business in Illinois November 18, 1879.]

ALEXANDER D. IRVING, Manager: principal office 67 Wall St., New York City.

R. S. CRITCHELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois .....	\$200,000 00
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## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$1,198,000 00	\$1,509,480 00
Cash on hand and in bank.....		143,090 62
Gross premiums in course of collection not more than three months due.....		172,175 25
Total.....		\$1,824,745 87
Less special deposits to secure liabilities in Ohio, Georgia and Oregon ....		220,500 0

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$3,397 82
Aggregate amount of all available assets .....	\$1,604,245 87

## LIABILITIES.

Net amount of unpaid losses.....	\$208,344 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$559,782 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	515,439 12
Amount of unearned premiums on all outstanding risks.....	1,075,221 68
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	51,774 35
Total.....	\$1,335,340 03
Less liabilities secured by special deposits, unpaid losses, \$13,273.00; unearned premiums, \$53,112.68.....	66,385 68
Gross liabilities, except capital stock.....	\$1,268,954 35
Surplus as regards policyholders.....	\$335,291 52
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$135,291 52

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year .....	\$1,895,024 34
Deduct re-insurance, rebate and return premiums.....	510,555 15
Net cash received for premiums during the year.....	\$1,384,479 19
Interest and dividends from all sources .....	48,843 75
Received during the year in cash.....	\$1,433,322 94

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$971,648 81
Commissions and brokerage.....	269,298 79
Salaries, fees and wages .....	79,820 53
State, national and local taxes.....	43,182 34
All other payments .....	86,322 16
Expenditures during the year, in cash.....	\$1,450,272 63

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$228,169,292	\$2,157,605 70
Written or renewed during the year .....	226,321,109	1,924,919 90
Total.....	\$454,490,401	\$4,082,525 60
Deduct those expired and marked off as terminated.....	211,383,216	1,858,104 43
In force at the end of the year.....	\$243,107,185	\$2,224,421 17
Deduct amount re-insured.....	19,943,330	147,628 67
Net amount in force December 31, 1887.....	\$223,163,855	\$2,076,792 50

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$113,534,364	\$1,119,565 11
More than <i>one</i> and not more than <i>three</i> years to run.....	63,802,792	501,795 15
More than three years to run. ....	45,826,699	455,432 24
Net amount in force December 31, 1887. ....	\$223,163,855	\$2,076,792 50

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,123,442 29
Total losses paid from organization to date.....	5,584,039 81
Total losses incurred during the year.....	1,002,134 81

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$6,416,760 08
Premiums received, fire .....	74,054 44
Losses paid, fire.....	31,273 94
Losses incurred, fire .....	29,306 00



Total.....	\$2,027,897 20
Less special deposits to secure liabilities in Ohio, Oregon, Virginia, Georgia, North Carolina, Mississippi and Dakota.....	353,237 50
Aggregate amount of all available assets.....	\$1,674,659 70

## LIABILITIES.

Net amount of unpaid losses.....		\$163,476 85
Unearned premiums at 50 per cent. on fire risks under one year.....	\$559,464 15	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	545,729 40	
Amount of unearned premiums on all outstanding risks.....		1,105,193 55
All other demands against the company, viz: drafts for losses not presented.....		2,410 00
Total.....		\$1,271,080 40
Less liabilities secured by special deposits, unpaid losses, \$27,533.41; unearned premiums, \$135,817.22.....		163,350 63
Gross liabilities, except capital stock.....		\$1,107,729 77
Surplus as regards policyholders.....		\$566,929 93
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$366,929 93

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$1,817,381 12	
Deduct re-insurance, rebate and return premiums.....	394,799 94	
Net cash received for premiums during the year.....		\$1,422,581 18
Interest and dividends from all sources.....		45,496 80
Income from all other sources.....		12,618 37
Received during the year in cash.....		\$1,480,696 35

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$953,376 63
Commissions and brokerage.....	131,943 53
Salaries, fees and wages.....	92,656 80
State, national and local taxes.....	43,656 31
All other payments.....	93,837 79
Expenditures during the year, in cash.....	\$1,415,471 06

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$198,797,631	\$2,146,149 64
Written or renewed during the year.....	185,355,926	1,811,702 27
Total.....	\$384,153,557	\$3,957,851 91
Deduct those expired and marked off as terminated.....	175,498,237	1,737,440 51
In force at the end of the year.....	\$208,655,320	\$2,220,411 40
Deduct amount re-insured.....	8,944,672	97,147 19
Net amount in force December 31, 1887.....	\$199,710,648	\$2,123,264 21

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$100,202,420	\$1,118,928 30
More than <i>one</i> and not more than <i>three</i> years to run.....	49,461,933	469,116 51
More than three years to run.....	50,046,295	535,219 40
Net amount in force December 31, 1887.....	\$199,710,648	\$2,123,264 21

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$19,351,029 00
Total losses paid from organization to date.....	12,379,738 00
Total losses incurred during the year.....	990,044 10

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$17,150,899 00
Premiums received, fire.....	190,682 57
Losses paid, fire.....	115,184 09
Losses incurred, fire.....	128,960 86

## UNITED STATES BRANCH.

## ROYAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Liverpool, Eng.; commenced business in the U. S. 1851; commenced business in Illinois, April 21, 1872.]

CHARLES H. CASE, Manager for the Northwestern States, Chicago, Ill.

CHARLES H. CASE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$1,800,704 04
Market value of United States bonds owned by the company, par value.....	\$1,047,000 00
Market value of other stocks and bonds owned by the company, viz:.....	1,335,165 00
	710,850 00

## Bonds.

## Par value. Market value.

Brooklyn and Montauk R. R.....	\$25,000 00	\$27,500 00
Lake Shore and Mich. Southern R. R.....	50,000 00	62,875 00
Albany and Susquehanna R. R.....	100,000 00	119,500 00
N. Y. Central and Hudson River R. R.....	50,000 00	67,000 00
Milwaukee and St. Paul Ry.....	100,000 00	126,500 00
Delaware and Hudson Canal Co.....	15,000 00	21,225 00
New York, Lackawanna and Western.....	50,000 00	63,250 00
New York and Harlem R. R.....	10,000 00	13,000 00
Pennsylvania Co's., 4½s.....	100,000 00	105,000 00
Illinois Central R. R.....	100,000 00	105,000 00

\$600,000 00      \$710,850 00

Amount loaned on stocks and bonds as collateral..... 450,000 00

Market value of collaterals..... \$539,275 00

Cash on hand and in bank..... 160,116 09

Interest due and accrued on stocks not included in market value..... 34,468 32

Interest due and accrued on bank deposits..... 25 90

Gross premiums in course of collection not more than three months due..... 326,466 05

Bills receivable, not matured, taken for fire, marine and inland risks..... 364 71

All other property, viz: Rents due and accrued, \$12,950.83; due for re-insurance on losses paid, \$14,083.61..... 27,034 44

Total..... \$4,845,194 55

Less special deposits to secure liabilities in Virginia, Georgia, North Carolina and Oregon..... 177,475 00

Aggregate amount of all available assets..... \$4,667,719 55

## LIABILITIES.

Net amount of unpaid losses.....		\$310,658 80
Unearned premiums at 50 per cent. on fire risks under one year.....	\$924,722 56	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,120,144 57	
Amount of unearned premiums on all outstanding risks.....		2,044,867 13
Amount reclaimable on perpetual fire insurance policies.....		84,500 09
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....		127,000 00
Due and accrued for salaries and other miscellaneous expenses.....		4,258 30
All other demands against the company, viz: State, city, county or other taxes and assessments, \$15,137.47; commissions and other charges due and to become due to agents and brokers, \$64,603.25; return premiums, \$11,808.13; re-insurance, \$33,370.11.....		124,918 96
Total.....		\$2,696,203 28
Less liabilities secured by special deposits; unpaid losses, \$14,412.50; unearned premiums, \$84,469.22.....		98,881 72
Gross liabilities, except capital stock.....		\$2,597,321 56
Surplus as regards policyholders.....		\$2,070,397 99
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$1,870,397 99

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$3,206,530 65	
Deduct re-insurance, rebate and return premiums.....	713,782 61	
Net cash received for premiums during the year.....		\$2,492,748 04
Interest and dividends from all sources.....		99,412 78
Income from all other sources.....		97,880 05
Deposit premiums received on perpetual fire risks.....	\$16,729 68	
Received during the year in cash.....		\$2,690,040 87

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$1,554,656 58
Commissions and brokerage.....		442,270 88
Salaries, fees and wages.....		151,376 40
State, national and local taxes.....		58,104 56
All other payments.....		158,560 34
Deposit premiums returned on perpetual fire risks.....	\$4,592 32	
Expenditures during the year, in cash.....		\$2,364,968 76

## RISKS AND PREMIUMS. (EXCLUDING PERPETUALS).

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$378,863,321	\$3,759,020 74
Written or renewed during the year.....	375,445,275	3,229,036 13
Total.....	\$754,308,596	\$6,988,056 87
Deduct those expired and marked off as terminated.....	312,794,927	2,731,256 50
In force at the end of the year.....	\$441,513,669	\$4,256,800 37
Deduct amount re-insured.....	45,135,164	338,453 76
Net amount in force December 31, 1887.....	\$396,378,505	\$3,918,346 61

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$190,667,368	\$1,844,997 73
More than <i>one</i> and not more than <i>three</i> years to run.....	108,372,663	974,739 32
More than three years to run.....	97,338,474	1,098,609 56
Net amount in force December 31, 1887.....	\$396,378,505	\$3,918,346 61



## PERPETUAL RISKS.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1886.....	\$2,412,793 09	\$75,929 59
Perpetual risks written during the year .....	775,600 00	17,610 19
Total.....	\$3,188,393 09	\$93,539 78
Deduct those marked off as canceled .....	119,650 00	4,592 32
In force December 31, 1887.....	<u>\$3,068,743 09</u>	<u>\$88,947 46</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year .....	<u>\$1,625,006 00</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$8,683,064 97
Premiums received, fire .....	91,329 30
Losses paid, fire .....	33,353 88
Losses incurred, fire. ....	<u>36,989 39</u>

## UNITED STATES BRANCH.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1897.

[Located at Edinburgh, Scotland; commenced business in U. S. 1880; commenced business in Illinois December 7, 1880.]

M. BENNETT, JR., MANAGER; Principal Office, Hartford, Conn.

FRANK B. HOSMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	<u>\$200,000 00</u>
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## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$504,750 00
Interest due and accrued on bond and mortgage loans .....	9,870 94
Total value of mortgaged premises .....	\$1,172,600 00
Market value of United States bonds owned by the company, par value.....	\$250,000 00
Market value of other stocks and bonds owned by the company, viz:.....	313,750 00
	<u>435,848 44</u>

Bonds and Stocks.		Par value.	Market value.
County of Middlesex Debentures.....		\$50,000 00	\$57,875 00
City of Toronto bonds.....		61,185 00	64,798 04
Ontario Railway Subsidy bonds.....		51,912 00	32,239 84
Canada 4 per cent. inscribed stock.....		97,333 33	97,333 33
City of Richmond bonds.....		25,000 00	25,812 50
Funded Debt of Ohio bonds.....		100,000 00	106,861 65
Georgia State bonds.....		25,000 00	26,594 75
Freehold Loan and Savings Co. Debenture..		25,000 00	24,333 33
		<u>\$435,430 33</u>	<u>\$435,848 44</u>
Cash on hand and in bank.....			\$70,433 27
Interest due and accrued on stocks not included in market value.....			2,562 50
Gross premiums in course of collection not more than three months due.....			97,737 16
All other property, viz: due for re-insurance on losses paid.....			4,078 92
Total.....			<u>\$1,439,031 23</u>
Less special deposits to secure liabilities in Ohio, Oregon, Georgia, Virginia and Canada.....			327,632 48
Aggregate amount of all available assets.....			<u>\$1,111,398 75</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$36,152 60
Unearned premiums at 50 per cent on fire risks under one year.....	\$197,833 36	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	114,511 12	
Amount of unearned premiums on all outstanding risks.....		312,344 48
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		17,282 49
Total.....		<u>\$365,779 57</u>
Less liabilities secured by special deposits, unearned premiums.....		100,892 16
Gross liabilities, except capital stock.....		<u>\$264,887 41</u>
Surplus as regards policyholders.....		\$846,511 34
Deposit capital.....		200,000 00
Surplus over deposit capital.....		<u>\$646,511 34</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$911,856 71	
Deduct re-insurance, rebate and return premiums.....	413,541 43	
Net cash received for premiums during the year.....		\$498,315 28
Interest on bonds and mortgages.....		25,244 89
Interest and dividends from all other sources.....		22,695 46
Received during the year, in cash.....		<u>\$546,255 63</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$249,872 67
Commissions and brokerage.....		81,216 70
Salaries, fees and wages.....		28,080 31
State, national and local taxes.....		17,681 00
All other payments.....		31,692 27
Expenditures during the year, in cash.....		<u>\$408,542 95</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$60,814,047	\$765,990 21
Written or renewed during the year.....	81,735,137	920,870 88
Total.....	<u>\$142,549,184</u>	<u>\$1,686,861 09</u>
Deduct those expired and marked off as terminated.....	69,033,750	804,404 38
In force at the end of the year.....	<u>\$73,515,434</u>	<u>\$882,456 71</u>
Deduct amount re-insured.....	21,704,881	290,834 15
Net amount in force December 31, 1887.....	<u>\$51,810,553</u>	<u>\$591,622 56</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$35,097,238	\$395,666 72
More than <i>one</i> and not more than <i>three</i> years to run.....	12,992,623	143,859 64
More than three years to run.....	3,720,692	52,096 20
Net amount in force December 31, 1887.....	<u>\$51,810,553</u>	<u>\$591,622 56</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$2,805,569 33
Total losses paid from organization to date.....	1,567,132 43
Total losses incurred during the year.....	<u>248,972 21</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,989,896 00
Premiums received, fire.....	63,191 21
Losses paid, fire.....	14,186 41
Losses incurred, fire.....	<u>19,210 35</u>

## UNITED STATES BRANCH

## SUN FIRE OFFICE INSURANCE COMPANY,

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in the U. S. August 1, 1882; commenced business in Illinois December 12, 1882.]

J. J. GUILLE, U. S. Manager; principal office 30 Nassau St., New York.

HIRAM JUDSON STRAIGHT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	<u>\$200,000 00</u>
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## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$20,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	889,000 00
Interest due and accrued on bond and mortgage loans.....	7,575 00
Total value of mortgaged premises.....	\$1,482,500 00
Market value of United States bonds owned by the company, par value.....	\$500,000 00
Cash on hand and in bank.....	156,812 01
Interest due and accrued on stocks not included in market value.....	8,070 00
Gross premiums in course of collection not more than three months due.....	133,152 33
Total.....	<u>\$1,848,609 34</u>
Less special deposits to secure liabilities in N. Carolina, Georgia and Ohio.....	185,600 00
Aggregate amount of all available assets.....	<u>\$1,663,009 34</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$89,088 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$312,553 66
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	552,79 62
Amount of unearned premiums on all outstanding risks.....	865,333 28
All other demands against the company, viz: State, city, county, or other taxes and assessments, \$777.00; commissions and other charges due and to become due to agents and brokers, \$19,913.38; return premiums, \$16,875.82.....	37,566 20
Total.....	\$991,987 48
Less liabilities secured by special deposits—unpaid losses, \$4,379.00; unearned premiums, \$62,924.31.....	67,303 31
Gross liabilities, except capital stock.....	\$924,684 17
Surplus as regards policyholders.....	\$738,325 17
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$538,325 17

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$1,216,299 00
Deduct re-insurance, rebate and return premiums.....	246,239 93
Net cash received for premiums during the year.....	\$970,059 07
Interest on bonds and mortgages.....	60,422 19
Interest and dividends from all other sources.....	9,775 21
Received during the year in cash.....	\$1,040,256 47

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$718,095 49
Commissions and brokerage.....	157,040 56
Salaries, fees and wages.....	55,961 91
State, national and local taxes.....	26,631 26
All other payments.....	79,784 29
Expenditures during the year, in cash.....	\$1,037,513 51

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$204,496,997	\$1,980,643 47
Written or renewed during the year.....	113,188,159	1,162,058 00
Total.....	\$317,685,156	\$3,142,701 47
Deduct those expired and marked off as terminated.....	129,791,142	1,286,995 27
In force at the end of the year.....	\$187,894,014	\$1,855,706 20
Deduct amount re-insured.....	6,527,562	78,080 00
Net amount in force December 31, 1887.....	\$181,366,452	\$1,777,626 20

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year [to run].....	\$60,799,265	\$625,107 32
More than <i>one</i> and not more than <i>three</i> years to run.....	71,543,330	657,138 14
More than three years to run.....	49,023,857	495,380 74
Net amount in force December 31, 1887.....	\$181,366,452	\$1,777,626 20

## GENERAL INTERROGATORIES.

Total premiums received in the U. S. from organization of company to date.....	\$5,977,544 63
Total losses paid in the U. S. from organization to date.....	3,938,700 63
Total losses incurred during the year.....	656,338 00



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$6,427,410 00
Premiums received, fire .....	70,701 55
Losses paid, fire.....	49,463 92
Losses incurred, fire.....	53,027 00

## UNITED STATES BRANCH.

## TRANSATLANTIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hamburg, Ger; commenced business in U. S. September, 1877; commenced business in Illinois, November 1, 1877.]

E. HARBERS, Manager, principal office 62 Liberty Street, New York City.

CONRAD WITKOWSKY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$325,000 00	\$409,500 00
Amount loaned on stocks and bonds as collateral.....		50,000 00
Market value of collaterals.....	\$60,075 00	
Cash on hand and in bank.....		\$21,503 20
Net premiums in course of collection not more than three months due.....		19,844 27
Aggregate amount of all available assets.....		\$500,847 47

## LIABILITIES.

Net amount of unpaid losses.....		\$29,881 19
Unearned premiums at 50 per cent. on fire risks under one year.....	\$94,093 56	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	29,872 71	
Amount of unearned premiums on all outstanding risks.....		123,966 27
Gross liabilities, except capital stock .....		\$153,847 46
Surplus as regards policyholders.....		\$347,000 01
Deposit capital.....		200,000 00
Surplus over deposit capital.....		\$147,000 01

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$228,399 77	
Deduct re-insurance, rebate and return premiums.....	22,656 36	
Net cash received for premiums during the year .....		\$205,743 41
Interest and dividends from all sources.....		15,106 94
Received during the year in cash .....		<u>\$220,850 35</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$141,290 21
Commissions and brokerage.....	40,037 06
Salaries, fees and wages.....	17,760 89
State, national and local taxes.....	5,112 53
All other payments.....	14,416 56
Expenditures during the year, in cash.....	<u>\$218,617 25</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$20,161,326	\$257,710 26
Written or renewed during the year.....	19,583,170	232,850 90
Total.....	<u>\$39,744,496</u>	<u>\$490,561 16</u>
Deduct those expired and marked off as terminated .....	18,936,688	240,985 50
In force at the end of the year.....	<u>\$20,807,808</u>	<u>\$249,575 66</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$15,241,871	\$188,187 11
More than <i>one</i> and not more than <i>three</i> years to run.....	4,878,944	53,390 32
More than three years to run .....	686,993	8,406 83
Net amount in force December 31, 1887 .....	<u>\$20,807,808</u>	<u>\$249,984 26</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year .....	<u>\$139,131 01</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,159,198 00
Premiums received, fire .....	35,443 65
Losses paid, fire .....	13,680 75
Losses incurred, fire .....	<u>18,558 98</u>

## UNITED STATES BRANCH.

## UNITED FIRE RE-INSURANCE COMPANY—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

Located at Manchester, Eng.; commenced business in the U. S. May, 1882; commenced business in Illinois, October 8, 1885.]

WILLIAM WOOD, Manager, principal office, 28 Nassau Street, New York City.

GEORGE THOMPSON BELDING, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois ..... \$200,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value..... \$350,000 00 \$441,000 00  
Market value of other stocks and bonds owned by the company, viz:..... 530,640 00

Bonds.	Par value.	Market value.
Chicago, Rock Island and Pacific R. R. ....	\$100,000 00	\$109,500 00
Chicago and Northwestern R. R. ....	100,000 00	94,000 00
West Shore R. R. ....	100,000 00	100,125 00
New York Elevated R. R. ....	50,000 00	60,000 00
St. Louis and Iron Mountain R. R. ....	50,000 00	55,000 00
Chicago, Milwaukee and St. Paul R. R. ....	50,000 00	57,500 00
N. Y. Central and Hudson River R. R. ....	50,000 00	54,515 00
	<u>\$500,000 00</u>	<u>\$530,640 00</u>

Cash on hand and in bank..... 37,716 22  
Gross premiums in course of collection not more than three months due. 239,249 85

Aggregate amount of all available assets ..... \$1,248,606 07

## LIABILITIES.

Net amount of unpaid losses..... \$159,580 00  
Unearned premiums at 50 per cent. on fire risks under one year..... \$439,072 34  
Unearned premiums, *pro rata*, on fire risks running more than one year ..... 179,802 58  
Amount of unearned premiums on all outstanding risks ..... 618,874 92  
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers..... 59,812 46

Gross liabilities, except capital stock ..... \$838,267 38

Surplus as regards policyholders..... \$410,338 69  
Deposit capital ..... 200,000 00

Surplus over deposit capital..... \$210,338 69

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year .....	\$1,435,111 84	
Deduct re-insurance, rebate and return premiums .....	201,930 04	
Net cash received for premiums during the year .....		\$1,233,181 80
Interest and dividends from all sources .....		31,262 28
Received during the year in cash .....		<u>\$1,264,444 08</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$905,066 48
Commissions and brokerage.....	342,071 51
Salaries, fees and wages.....	51,003 54
Expenditures during the year, in cash .....	<u>\$1,298,141 53</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$88,837,811	\$965,681 52
Written or renewed during the year.....	124,890,230	1,480,433 11
Total.....	<u>\$213,728,041</u>	<u>\$2,446,114 63</u>
Deduct those expired and marked off as terminated. ....	109,049,481	1,271,689 34
In force at the end of the year.....	<u>\$104,678,560</u>	<u>\$1,174,425 29</u>
Deduct amount re-insured.....	83,060	2,115 54
Net amount in force December 31, 1887.....	<u>\$104,595,500</u>	<u>\$1,172,309 75</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$74,204,428	\$878,144 68
More than <i>one</i> and not more than <i>three</i> years to run.....	21,412,740	205,985 84
More than three years to run.....	8,978,332	88,179 23
Net amount in force December 31, 1887.....	<u>\$104,595,500</u>	<u>\$1,172,309 75</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of U. S. branch to date.....	\$6,288,426 00
Total losses paid from organization of U. S. branch to date.....	3,947,225 00
Total losses incurred during the year.....	<u>940,077 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$5,528,134 89
Premiums received, fire.....	72,916 44
Losses paid, fire.....	45,226 55
Losses incurred, fire.....	<u>53,207 79</u>



## UNITED STATES BRANCH.

## UNION MARINE INSURANCE COMPANY—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

[Located at Liverpool, Eng.; commenced business October 14, 1880; commenced business in Illinois April 13, 1881.]

W. R. T. JONES AND JAMES A. WHITLOCK, AGENTS AND ATTORNEYS.

Principal Office, 51 Wall Street, New York City.

JAMES L. BECKWITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$200,000 00	\$251,500 00
Market value of other stocks and bonds owned by the company, viz.....		119,457 05
Bonds.	Par value.	Market value.
Eastern R. R.....	\$68,445 35	
Boston and Lowell R. R.....	14,000 00	
"    Albany ".....	4,000 00	\$119,457 05
"    Maine ".....	6,000 00	
Old Colony R. R.....	8,000 00	
	\$100,445 35	\$119,457 05
Cash on hand and in bank.....		3,316 90
Gross premiums in course of collection not more than three months due.		37,842 27
Aggregate amount of all available assets.....		\$412,116 22

## LIABILITIES.

Net amount of unpaid losses.....	\$36,625 51
Unearned premiums at 50 per cent. on inland navigation risks.....	\$2,150 23
Unearned premiums at 100 per cent. on marine risks.....	30,511 28
Amount of unearned premiums on all outstanding risks.....	30,661 51
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$1,663.11; re-insurance, \$1,437.89 .....	3,101 00
Gross liabilities, except capital stock.....	\$72,388 02

Surplus as regards policyholders.....	\$339,728 26
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$139,728 20</u>

## INCOME DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year.....	\$342,438 41	
Deduct re-insurance, rebate and return premiums.....	73,975 59	
Net cash received for premiums during the year.....		\$268,462 82
Interest and dividends from all sources.....		14,051 72
Income from all other sources.....		8,833 34
Received from home office.....	\$20,505 22	
Received during the year in cash.....		<u>\$291,347 88</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses.....	\$85,387 60
Commissions and brokerage.....	28,533 56
Salaries, fees and wages.....	3,500 00
State, national and local taxes.....	5,242 96
All other payments.....	4,899 52
Remitted to home office.....	\$195,983 92
Expenditures during the year, in cash.....	<u>\$127,563 64</u>

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,251,120	\$20,518 98
Written during the year.....	38,672,831	354,540 92
Total.....	\$40,923,951	\$375,059 90
Deduct those expired and marked off as terminated.....	38,363,803	340,248 16
In force December 31, 1887.....	\$2,560,148	\$34,811 74
Deduct amount re-insured.....	341,115	8,863 23
Net amount in force.....	<u>\$2,219,033</u>	<u>\$25,948 51</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	<u>\$138,739 07</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	\$678,984 00
Premiums received, marine and inland.....	2,410 80
Losses paid, marine and inland.....	None.
Losses incurred, marine and inland.....	<u>None.</u>

## UNITED STATES BRANCH.

## UNIVERSAL MARINE INSURANCE COMPANY—LIMITED.

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business in 1860; commenced business in Illinois February 25, 1884.]

JAMES LAWSON, Resident Manager, No. 4 Hanover Street, New York City.

GEORGE C. CLARK, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois.....	\$200,000 00
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$200,000 00	\$252,000 00
Cash on hand and in bank.....		5,093 35
Gross premiums in course of collection not more than three months due.....		7,795 65
Aggregate amount of all available assets .....		<u>\$264,889 00</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$1,972 92
Unearned premiums at 100 per cent. on marine risks, (estimated).....	\$16,761 51	16,761 51
Amount of unearned premiums on all outstanding risks.....		
All other demands against the company, viz: Re-insurance premiums due other companies.....		844 64
Gross liabilities, except capital stock .....		<u>\$19,579 07</u>
Surplus as regards policyholders .....		\$245,309 93
Amount of deposit capital.....		200,000 00
Surplus over deposit capital.....		<u>\$45,309 93</u>

## INCOME DURING THE YEAR.

	From marine & inland risks	
Premiums collected during the year .....	\$83,115 04	
Deduct re-insurance, rebate and return premiums .....	17,210 17	
Net cash received for premiums during the year.....		\$65,904 87
Interest and dividends from all sources .....		33,191 87
Received during the year, in cash.....		<u>\$99,096 74</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses.....	\$49,175 23
Commissions and brokerage.....	15,457 89
Salaries, fees and wages.....	
State, national and local taxes.....	
All other payments.....	
Expenditures during the year in cash.....	<u>\$64,633 12</u>

## RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,654,300	\$24,157 00
Written during the year.....	13,527,075	84,359 87
Total.....	\$17,181,375	\$108,516 87
Deduct those expired and marked off as terminated, (estimated).....	11,165,066	72,896 90
In force December 31, 1887.....	\$6,016,309	\$35,619 97
Deduct amount re-insured.....	5,000	75 00
Net amount in force.....	<u>\$6,011,309</u>	<u>\$35,544 97</u>

## GENERAL INTERROGATORIES.

Total losses incurred during the year.....	<u>\$47,911 76</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	\$1,937,864 00
Premiums received, marine and inland.....	5,672 68
Losses paid, marine and inland.....	None.
Losses incurred, marine and inland.....	<u>None.</u>

## UNITED STATES BRANCH

## WESTERN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Toronto, Canada; commenced business August, 1851; commenced business in Illinois November 20, 1872.]

A. M. SMITH, PRESIDENT.

JAMES BOOMER, SECRETARY.

W. E. ROLLO, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	<u>\$200,000 00</u>
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## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$301,000 00	\$361,260 00
Market value of other stocks and bonds owned by the company, viz.....		465,857 25



	Par value.	Market value.
Ohio State stock, 3s.....	\$100,000 00	\$104,000 00
Georgia State bonds, 6s.....	25,000 00	25,750 00
Cash deposit, State of Mississippi.....	15,000 00	15,000 00
City of Richmond, Va., bonds, 4s.....	40,000 00	41,200 00
Dominion of Canada, stock, 4s.....	141,350 00	146,297 25
Canadian Bank of Commerce, stock.....	40,000 00	45,200 00
Imperial Loan and Investment, stock.....	25,000 00	28,000 00
Dominion Loan and Investment, stock.....	15,000 00	15,000 00
Canada Permanent Loan and Sav. Co., stock.....	3,500 00	7,000 00
Freehold Loan and Savings Co., stock.....	9,500 00	15,390 00
Cash deposit—New York Trustees.....	23,300 00	23,000 00
	<u>\$437,350 00</u>	<u>\$465,837 25</u>
Cash on hand and in bank.....		74,984 48
Gross premiums in course of collection not more than three months due.....		111,288 16
Bills receivable, not matured, taken for fire, marine and inland risks.....		41,916 76
Total.....		<u>\$1,055,286 65</u>
Less special deposits to secure liabilities in Virginia, Ohio and Georgia...		<u>170,950 00</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture.....	\$9,411 97
Aggregate amount of all available assets.....	<u>\$884,336 65</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$100,911 91
Unearned premiums at 50 per cent. on fire risks under one year.....	\$301,532 41	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	155,744 68	
Unearned premiums at 50 per cent. on inland navigation risks.....	36,795 22	
Unearned premiums at 100 per cent. on marine risks.....	30,420 00	
Amount of unearned premiums on all outstanding risks.....		524,492 31
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		14,515 84
Total.....		<u>\$639,920 06</u>
Less liabilities secured by special deposits, unpaid losses, \$8,867.20; unearned premiums, \$53,714.24.....		<u>62,581 44</u>
Gross liabilities, except capital stock.....		<u>\$577,338 62</u>
Surplus as regards policyholders.....		<u>\$306,998 03</u>
Deposit capital.....		<u>200,000 00</u>
Surplus over deposit capital.....		<u>\$106,998 03</u>

## INCOME DURING THE YEAR.

	From fire risks.	From marine & inland risks	
Premiums collected during the year.....	\$969,494 68	\$345,424 25	
Deduct re-insurance, rebate and return premiums.....	175,762 33	45,553 20	
Net cash received for premiums during the year.....	\$793,732 35	\$299,841 05	\$1,093,573 40
Interest and dividends from all sources.....			29,436 58
Received during the year, in cash.....			<u>\$1,123,009 98</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$549,204 18	
Net amount paid for marine and inland losses.....	178,256 91	\$727,461 09
Commissions and brokerage.....		227,976 23
Salaries, fees and wages.....		24,000 00
State, national and local taxes.....		24,102 76
All other payments.....		79,628 58
Expenditures during the year, in cash.....		<u>\$1,083,168 66</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$62,924,147	\$929,825 58
Written or renewed during the year.....	69,950,976	1,005,852 13
Total.....	\$132,875,123	\$1,935,677 71
Deduct those expired and marked off as terminated.....	68,988,100	998,253 07
In force at the end of the year.....	\$63,887,023	\$937,424 64
Deduct amount re-insured.....	2,205,571	47,331 61
Net amount in force December 31, 1887 .....	\$61,681,452	\$890,093 03

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$41,326,102	\$603,064 83
More than <i>one</i> and not more than <i>three</i> years to run .....	14,755,816	200,524 30
More than three years to run.....	5,599,534	86,503 90
Net amount in force December 31, 1887 .....	\$61,681,452	\$890,093 03

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$1,109,053	\$22,734 23
Written or renewed during the year.....	50,478,220	372,096 47
Total .....	\$51,587,273	\$394,830 70
Deduct those expired and marked off as terminated .....	47,996,302	287,964 02
In force December 31, 1887.....	\$3,590,971	\$106,866 68
Deduct amount re-insured.....	375,664	2,856 24
Net amount in force.....	\$3,215,307	\$104,010 44

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$9,506,676 17
Total losses paid from organization to date.....	6,342,249 26
Total losses incurred during the year .....	765,922 25

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, \$3,298,979; marine and inland, \$2,152,256.....	\$5,451,235 00
Premiums received, fire, \$45,560.19; marine and inland, \$7,305.61.....	52,865 80
Losses paid, fire, \$24,172.28; marine and inland, \$8,418.26 .....	32,590 54
Losses incurred, fire, \$26,094.25; marine and inland, \$9,508.57.....	35,602 82



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### III. FIRE AND FIRE-MARINE INSURANCE COMPANIES.

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MUTUAL COMPANIES.

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# ADDISON FARMERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Addison, Ill.; commenced business July 4, 1855.]

PHIL. BOHLANDER, PRESIDENT.

OTTO A. FISCHER, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$1,050 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	10,350 00
Interest due and accrued on bond and mortgage loans.....	644 00
Judgment notes.....	4,634 00
Cash on hand and in bank.....	1,817 65
Interest due and accrued on collateral loans.....	278 98
Gross premiums in course of collection not more than three months due.....	1,377 53
Total cash assets.....	<u>\$20,152 16</u>

## OTHER RESOURCES.

Deposit notes, net value.....	106,130 40
Aggregate amount of cash assets and deposit notes.....	<u>\$126,282 56</u>

## LIABILITIES—NONE.

## INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year.....	\$4,001 86
Deduct re-insurance, rebate and return premiums.....	11 99
Net cash received for premiums and assessments during the year.....	\$3,989 87
Interest on bonds and mortgages.....	432 00
Interest and dividends from all other sources.....	224 70
Received during the year, in cash.....	<u>\$4,646 57</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$2,293 60
Cash paid or returned to members who have discontinued their policies..	11 90
Salaries, fees and wages.....	613 28
State, national and local taxes.....	62 60
All other payments.....	185 00
Expenditures during the year, in cash.....	<u>\$3,166 38</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash premiums thereon
In force on the 31st day of December of the preceding year.	\$2,241,861	\$24,096 72
Written or renewed during the year.....	351,904	4,033 17
Total.....	\$2,593,765	\$28,129 89
Deduct those expired and marked off as terminated.....	248,107	2,961 06
In force at the end of the year.....	<u>\$2,345,658</u>	<u>\$25,168 83</u>

## COMMONWEALTH MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Decatur, Ill.; commenced business June 7, 1883.]

JAMES W. HAWORTH, PRESIDENT.

JOHN A. BARNES, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$20,000 00
Interest due and accrued on bond and mortgage loans.....	1,066 66
Total value of mortgaged premises.....	\$60,000 00
Cash on hand and in bank.....	\$9,144 56
Gross premiums in course of collection not more than three months due.....	6,584 11
Amount of unpaid assessments on deposit notes .....	10,378 05
Total cash assets. ....	<u>\$47,173 38</u>

## OTHER RESOURCES.

Deposit notes, net value .....	254,857 87
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery .....	\$1,358 50
Aggregate amount of cash assets and deposit notes .....	<u>\$302,031 25</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$15,216 13
Unearned premiums at 50 per cent. on fire risks under one year.....	\$25,873 52
Amount of unearned premiums on all outstanding risks.....	25,873 52
Due and accrued for salaries and other miscellaneous expenses.....	703 98
All other demands against the company.....	192 35
Gross liabilities.....	<u>\$41,985 98</u>

Surplus including deposit notes.....	\$260,045 27
Amount of deposit notes.....	254,857 87
Net cash surplus .....	<u>5,187 40</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year.....	\$106,298 57
Deduct re-insurance, rebate and return premiums.....	16,418 80
Net cash received for premiums and assessments during the year.....	\$89,879 77
Interest on bonds and mortgages.....	1,068 25
Income from all other sources.....	1,781 20
Received during the year in cash .....	<u>\$92,729 22</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$58,588 53
Commissions and brokerage.....	13,311 90
Salaries, fees and wages.....	10,124 32
All other payments.....	4,584 43
Expenditures during the year, in cash.....	<u>\$86,609 18</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$4,391,242	\$77,077 60
Written or renewed during the year.....	3,631,763	66,750 37
Total.....	\$8,023,005	\$143,827 97
Deduct those expired and marked off as terminated. ....	2,539,690	54,967 78
In force at the end of the year.....	\$5,483,315	\$88,860 19
Deduct amount re-insured.....	13,000	186 10
Net amount in force December 31, 1887.....	<u>\$5,470,315</u>	<u>\$88,674 09</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$280,512 01
Total losses paid from organization to date.....	167,851 01
Total losses incurred during the year.....	<u>51,280 89</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,443,209 67
Cash premiums and assessments received, fire .....	30,954 00
Amount of premium or deposit notes received.....	51,907 22
Losses paid, fire.....	12,570 49
Losses incurred, fire .....	<u>12,967 93</u>



## ILLINOIS MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Alton, Illinois; commenced business March 31, 1879.]

MARCUS H. TOPPING, PRESIDENT.

HENRY G. MCPIKE, SECRETARY.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$6,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$3,625 00
Total value of mortgaged premises .....	\$8,300 00
Market value of United States bonds owned by the company, par value .....	\$8,000 00
Cash on hand and in bank .....	9,441 59
Interest due and accrued on stocks not included in market value.....	30 00
Gross premiums in course of collection not more than three months due.....	5,777 60
Amount of unpaid assessments on premium or deposit notes, due and collectable.....	39,500 00
Total cash assets.....	\$73,214 19

## OTHER RESOURCES.

Deposit notes, face value, \$358,935.90; net value.....	258,758 63
Aggregate amount of cash assets and deposit notes .....	<u>\$331,972 82</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$25,075 51
Unearned premiums at 50 per cent. on fire risks under one year.....	\$28,140 67
Amount of unearned premiums on all outstanding risks .....	28,140 67
Gross liabilities.....	<u>\$53,216 18</u>
Surplus including deposit notes.....	\$278,756 64
Amount of deposit notes .....	258,758 63
Net cash surplus.....	<u>\$19,998 01</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year .....	\$113,648 25
Deduct re-insurance, rebate and return premiums.....	20,961 63
Net cash received for premiums and assessments during the year.....	\$92,676 62
Interest on bonds and mortgages.....	546 63
Interest and dividends from all other sources .....	610 00
Received during the year, in cash.....	<u>\$93,833 25</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$75,677 32
Commissions and brokerage.....	10,537 76
Salaries, fees and wages.....	19,168 19
State, national and local taxes.....	911 28
All other payments.....	7,733 55
Expenditures during the year, in cash.....	<u>\$114,031 10</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$5,168,047 25	\$352,363 51
Written or renewed during the year.....	3,735,699 42	76,512 57
Total.....	<u>\$8,903,746 67</u>	<u>\$428,876 08</u>
Deduct those expired and marked off as terminated.....	3,957,234 70	18,191 19
In force December 31, 1887. ....	<u>\$4,946,511 97</u>	<u>\$410,684 89</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$410,684 89
Total losses paid from organization to date.....	230,557 17
Total losses incurred during the year.....	<u>86,820 30</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$654,841 00
Cash premiums and assessments received, fire..	22,687 80
Amount of premium or deposit notes.....	20,063 40
Losses paid, fire.....	13,099 31
Losses incurred, fire.....	<u>13,225 30</u>

## MANUFACTURERS' AND MERCHANTS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rockford, Ill.; commenced business February 11, 1881.]

HENRY W. PRICE, PRESIDENT.

GEORGE S. ROPER, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$10,000 00
Interest due and accrued on bond and mortgage loans.....	150 00
Amount loaned on stocks and bonds as collateral.....	18,000 00
Market value of collaterals.....	\$23,105 00
Cash on hand and in bank.....	20,044 16
Interest due and accrued on collateral loans.....	1,026 61
Total cash assets.....	<u>\$49,220 77</u>

## OTHER RESOURCES.

Deposit notes, net value.....	142,682 35
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$550 00
Aggregate amount of cash assets and deposit notes .....	<u>\$191,903 12</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$6,679 43
Unearned premiums at 50 per cent. on fire risks under one year.....	\$32,760 38
Amount of unearned premiums on all outstanding risks .....	32,760 38
Interest accrued on outstanding scrip .....	174 30
Gross liabilities.....	<u>\$39,614 11</u>
Surplus including deposit notes.....	\$152,289 01
Amount of deposit notes .....	142,682 35
Net cash surplus.....	<u>\$9,606 66</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$81,339 72	
Deduct re-insurance, rebate and return premiums.....	15,818 97	
Net cash received for premiums and assessments during the year.....		\$65,520 75
Interest on bonds and mortgages.....		372 71
Received during the year, in cash.....		<u>\$65,893 46</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$30,834 42
Scrip or certificates of profits redeemed in cash.....	100 33
Cash dividends paid .....	5,196 99
Commissions, brokerage and inspections .....	8,110 20
Salaries, fees and wages.....	6,455 00
State, national and local taxes .....	267 48
All other payments .....	3,610 77
Expenditures during the year, in cash .....	<u>\$54,575 19</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year.....	\$2,930,029	\$245,691 09
Written or renewed during the year .....	2,789,206	52,055 92
Total.....	\$5,719,235	\$297,747 01
Deduct those expired and marked off as terminated .....	2,284,991	15,491 54
In force at the end of the year.....	\$3,434,244	\$282,255 47
Deduct amount re-insured.....	9,500	258 50
Net amount in force December 31, 1887.....	<u>\$3,424,744</u>	<u>\$281,996 97</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	<u>\$3,424,744</u>	<u>\$65,520 75</u>
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## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$281,996 97
Total losses paid from organization to date.....	170,911 06
Total losses incurred during the year.....	35,531 07
Total cash dividends declared since the company commenced business..	<u>13,543 54</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$2,789,206 00
Cash premiums and assessments received, fire .....	11,511 98
Amount of premiums or deposit notes received .....	55,014 84
Losses paid, fire .....	10,698 95
Losses incurred, fire .....	10,698 95

## MILLERS' MUTUAL FIRE INSURANCE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

[Located at Alton, Ill.; commenced business September 20, 1877.]

D. R. SPARKS, PRESIDENT.

A. R. MCKINNEY, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$5,500 00	\$6,875 00
Market value of other bonds owned by the company, viz:		
City of Alton, par value.....	5,500 00	5,500 00
Certificate of deposit, Jacksonville National Bank .....		5,000 00
Cash on hand and in bank .....		8,996 14
Interest due and accrued on stocks not included in market value.....		93 75
Gross premiums in course of collection not more than three months due.		190 70
Amount of unpaid assessments on premium notes due and collectable....		185 75
Total cash assets.....		\$26,841 34

## OTHER RESOURCES.

Deposit notes, net value.....	\$189,912 52
Aggregate amount of cash assets and deposit notes.....	\$216,753 86

## LIABILITIES.

Net amount of unpaid losses .....	None.
Surplus, including deposit notes.....	\$216,753 86
Amount of deposit notes.....	189,912 52
Net cash surplus.....	\$26,841 34

## INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year.....	\$29,096 71
Deduct re-insurance, rebate and return premiums.....	1,284 02
Net cash received for premiums and assessments during the year.....	\$27,812 69
Interest on bonds and mortgages.....	831 80
Received during the year in cash .....	\$28,644 49



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$14,849 62
Commissions and brokerage .....	2,101 61
Salaries, fees and wages.....	1,045 00
All other payments .....	1,142 16
<b>Expenditures during the year, in cash .....</b>	<b>\$19,138 39</b>

## RISKS AND PREMIUMS.

	Fire risks.	Cash premiums and assessments.
In force on the 31st day of December of the preceding year..	\$698,802	\$91,327 13
Written or renewed during the year.....	667,466	28,644 49
<b>Total.....</b>	<b>\$1,366,268</b>	<b>\$119,971 62</b>
Deduct those expired and marked off as terminated.....	283,200	1,248 02
<b>In force at the end of the year .....</b>	<b>\$1,083,068</b>	<b>\$118,723 60</b>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$118,723 60
Total losses paid from organization to date .....	79,220 17
Total losses incurred during the year .....	10,752 12

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$667,466 66
Cash premiums and assessments received, fire. ....	27,812 69
Amount of premium or deposit notes received.....	135,224 10
Losses paid, fire .....	14,849 62
Losses incurred, fire.....	10,752 12

## MILLERS' NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Ill.; commenced business September 1, 1869.]

CHARLES H. SEYBT, PRESIDENT.

W. L. BARNUM, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$50,000 00	\$57,500 00
Market value of other stocks and bonds owned by the company, viz:.....		169,275 00

Bonds.	Par value.	Market value.
Cook County, Ill.....	\$60,000 00	\$61,200 00
City of Chicago, Ill.....	10,000 00	10,000 00
Chicago Board of Trade.....	10,000 00	10,000 00
Chicago City Railway.....	10,000 00	9,800 00
Kaukaee County, Illinois.....	10,000 00	11,000 00
Marion County, Iowa.....	10,000 00	10,000 00
Wells County, Ind.....	10,000 00	10,000 00
Chicago, Burlington and Quincy R. R.....	15,000 00	14,475 00
Chicago, Mil. and St. Paul R. R.....	10,000 00	10,000 00
Stocks.		
Chicago National Bank.....	7,500 00	12,000 00
Fort Dearborn National Bank.....	10,000 00	10,800 00
	<u>\$162,500 00</u>	<u>\$169,275 00</u>

Cash on hand and in bank.....	7,297 72
Interest due and accrued on stocks not included in market value.....	1,513 33
Gross premiums in course of collection not more than three months due.....	955 51

Total cash assets.....	<u>\$236,541 56</u>
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## OTHER RESOURCES.

Deposit notes face value, \$1,390,804.18; net value.....	1,033,129 71
Aggregate amount of cash assets and deposit notes.....	<u>\$1,269,671 27</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$16,004 16
Unearned premiums at 50 per cent on fire risks under one year.....	\$8,920 30
Amount of unearned premiums on all outstanding risks.....	8,920 30
Cash deposited to secure payment of assessments.....	38,422 41
All other demands against the company.....	145 32

Gross liabilities.....	<u>\$63,490 19</u>
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Surplus including deposit notes.....	\$1,206,181 08
Amount of deposit notes.....	1,033,129 71

Net cash surplus.....	<u>\$173,051 37</u>
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## INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year.....	\$200,686 75
Deduct re-insurance, rebate and return premiums.....	15,269 06
Net cash received for premiums and assessments during the year.....	\$185,417 69
Interest and dividends from all sources.....	8,891 17
Received during the year, in cash.....	<u>\$194,308 86</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$144,340 10
Commissions and brokerage.....	2,301 41
Salaries, fees and wages.....	21,700 33
State, national and local taxes.....	463 86
All other payments.....	15,638 72
Expenditures during the year, in cash.....	<u>\$184,444 42</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash prem's & assessments thereon.
In force on the 31st day of December of the preceding year..	\$6,252,859	\$185,996 71
Written or renewed during the year.....	4,254,801	58,388 72
Total.....	<u>\$10,507,660</u>	<u>\$244,385 43</u>
Deduct those expired and marked off as terminated.....	2,579,924	15,269 06
In force at end of the year.....	<u>\$7,927,736</u>	<u>\$229,116 37</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$1,181,148 48
Total losses paid from organization to date.....	776,941 54
Total losses incurred during the year.....	156,496 51

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,176,377 59
Cash premiums and assessments received, fire.....	173,460 31
Amount of premiums or deposit notes received.....	179,326 21
Losses paid, fire.....	32,185 82
Losses incurred, fire.....	32,185 82

MISSISSIPPI VALLEY MANUFACTURERS' MUTUAL  
INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rock Island, Ill.; commenced business June 10, 1880.]

J. S. KEATOR, PRESIDENT.

WM. B. FERGUSON, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of stocks and bonds owned by the company, viz:.....			\$20,800 00
Bonds.			
	Par value.	Market value.	
Moline School.....	\$2,000 00	\$2,000 00	
City.....	10,000 00	10,000 00	
Rock Island City.....	1,000 00	1,000 00	
time order.....	7,500 00	7,500 00	
Stocks.			
Nat. Inspection and Map Co.....	300 00	300 00	
	<hr/> \$20,800 00	<hr/> \$20,800 00	
Amount loaned on stocks and bonds as collateral.....			\$32,500 00
Market value of collaterals.....		\$56,250 00	
Cash on hand and in bank.....			\$11,356 16
Interest due and accrued on stocks not included in market value.....			800 00
Interest due and accrued on collateral loans.....			700 00
Gross premiums in course of collection not more than three months due..			9,617 21
Amount of unpaid assessments on premium or deposit notes, due and collectable.....			6,011 36
Total cash assets.....			<hr/> \$81,784 73

## OTHER RESOURCES.

Deposit notes, net value.....	341,523 26
Aggregate amount of cash assets and deposit notes.....	\$423,307 99

## LIABILITIES.

Net amount of unpaid losses.....		\$16,522 80
Unearned premiums at 50 per cent. on fire risks under one year.....	\$25,833 32	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	29,320 11	
Amount of unearned premiums on all outstanding risks.....		55,153 43
Gross liabilities.....		\$71,676 23
Surplus including deposit notes.....		\$351,631 76
Amount of deposit notes.....		341,523 26
Net cash surplus.....		\$10,108 50

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$145,304 84	
Deduct re-insurance, rebate and return premiums.....	2,889 19	
Net cash received for premiums and assessments during the year.....		\$142,415 65
Interest on bonds and mortgages.....		1,025 00
Interest and dividends from all other sources.....		1,613 43
Received during the year, in cash.....		\$145,054 08

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$89,192 64
Cash paid or returned during the year to members who have discontinued their policies.....		16,562 43
Commissions and brokerage.....		9,790 99
Salaries fees and wages.....		14,194 36
State, national and local taxes.....		990 21
All other payments.....		4,528 93
Expenditures during the year, in cash.....		\$135,259 56

## RISKS AND PREMIUMS.

	Fire risks.	Cash prem's & assessments thereon.
In force on the 31st day of December of the preceding year..	\$5,568,612	\$135,492 18
Written or renewed during the year.....	5,853,332	160,933 61
Total.....	\$11,420,944	\$296,425 79
Deduct those expired and marked off as terminated.....	4,325,100	135,683 00
In force at the end of the year.....	\$7,095,844	\$160,742 79
Deduct amount re-insured.....	124,520	2,889 19
Net amount in force December 31, 1887.....	\$6,971,324	\$157,853 60

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$666,105 63
Total losses paid from organization to date.....	576,844 44
Total losses incurred during the year.....	97,684 74

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$682,533 00
Cash premiums and assessments received, fire.....	24,643 27
Amount of premium or deposit notes received.....	27,091 75
Losses paid, fire.....	16,151 78
Losses incurred, fire.....	16,151 78



## MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Ill.; commenced business November 6, 1869.]

SILAS W. GARDINER, PRESIDENT.

WM. E. SMITH, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		\$80,500 00
Interest due and accrued on bond and mortgage loans.....		23 50
Market value of stocks and bonds owned by the company, viz:.....		
	Par value.	
National Bank of Rockford, Ill., stock.....	\$1,000 00	1,550 00
Amount loaned on stocks and bonds as collateral.....		10,000 00
Market value of collaterals.....	\$30,000 00	
Cash on hand and in bank .....		17,614 72
Gross premiums in course of collection not more than three months due.		10,227 92
Total cash assets .....		\$119,916 14

## OTHER RESOURCES.

Deposit notes, net value.....	\$462,754 18
Aggregate amount of cash assets and deposit notes .....	\$582,670 32

## LIABILITIES.

Net amount of unpaid losses .....	\$24,009 07
Unearned premiums at 50 per cent. on fire risks under one year.....	\$74,155 48
Amount of unearned premiums on all outstanding risks .....	74,155 48
Gross liabilities.....	\$98,164 55
Surplus, including deposit notes .....	\$484,505 77
Amount of deposit notes .....	462,754 18
Net cash surplus.....	\$21,751 59

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$234,976 09	
Deduct re-insurance, rebate and return premiums.....	35,117 27	
Net cash received for premiums and assessments during the year .....		\$199,858 82
Interest on bonds and mortgages.....		3,250 06
Received during the year in cash.....		\$203,108 88

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$81,452 09
Cash dividends paid.....	16,670 62
Commissions and brokerage.....	25,368 48
Salaries, fees and wages.....	7,672 62
State, national and local taxes.....	2,336 25
All other payments.....	5,340 31
Expenditures during the year, in cash .....	<u>\$138,840 37</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$4,721,440	\$95,930 84
Written or renewed during the year.....	6,711,286	181,400 49
Total.....	<u>\$11,432,726</u>	<u>\$277,331 33</u>
Deduct those expired and marked off as terminated.....	3,465,776	122,442 21
In force at the end of the year.....	\$7,966,950	\$154,889 12
Deduct amount re-insured.....	800,781	6,578 15
Net amount in force December 31, 1887 .....	<u>\$7,166,169</u>	<u>\$148,310 97</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$414,433 71
Total losses paid from organization to date .....	215,032 11
Total losses incurred during the year.....	96,029 88
Total cash dividends declared since the company commenced business..	<u>23,046 69</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$175,129 22
Cash premiums and assessments received, fire.....	19,453 35
Amount of premium or deposit notes received.....	10,628 88
Losses paid, fire.....	10,176 03
Losses incurred, fire.....	<u>10,176 03</u>

## MUTUAL UNION FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Moline, Ill.; commenced business September 27, 1886.]

CHARLES H. DEERE, PRESIDENT.

H. C. CLEVELAND, SECRETARY.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Amount loaned on stocks and bonds as collateral .....	\$10,000 00
Market value of collaterals.....	\$25,000 00
Cash on hand and in bank .....	5,109 52
Interest due and accrued on collateral loans.....	400 00
Net premiums in course of collection not more than three months due....	7,766 63
Bills receivable, not matured.....	311 25
All other property, viz: Amount of unpaid assessments on deposit notes, due and collectable.....	<u>1,674 77</u>
Total cash assets.....	<u>\$25,262 17</u>

## OTHER RESOURCES.

Deposit notes, net value.....	\$123,461 72
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery .....	\$716 38
Aggregate amount of cash assets and deposit notes.....	<u>\$148,723 89</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$7,703 26
Unearned premiums at 50 per cent. on fire risks under one year.....	13,506 10
Due and accrued for salaries and other miscellaneous expenses .....	<u>1,864 14</u>
Gross liabilities.....	<u>\$23,073 50</u>
Surplus, including deposit notes.....	\$125,650 39
Amount of deposit notes.....	<u>123,461 72</u>
Net cash surplus.....	<u>\$2,188 67</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$60,856 68	
Deduct re-insurance, rebate and return premiums.....	<u>2,386 57</u>	
Net cash received for premiums and assessments during the year.....		\$58,470 11
Interest and dividends from all sources.....		<u>400 00</u>
Received during the year in cash .....		<u>\$58,870 11</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$34,436 35
Commissions and brokerage.....	7,174 04
Salaries, fees, wages and miscellaneous expenses.....	13,556 97
State, national and local taxes.....	<u>301 00</u>
Expenditures during the year, in cash.....	<u>\$55,468 36</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash premiums and assessments.
In force on the 31st day of December of the preceding year..	\$1,090,484	\$23,971 63
Written or renewed during the year.....	<u>2,896,226</u>	<u>63,283 25</u>
Total.....	\$3,986,710	\$87,254 88
Deduct those expired and marked off as terminated.....	<u>1,019,250</u>	<u>28,692 17</u>
In force at the end of the year .....	\$2,967,460	\$58,562 71
Deduct amount re-insured.....	<u>85,800</u>	<u>2,386 57</u>
Net amount in force December 31, 1887 ..	<u>\$2,881,660</u>	<u>\$56,176 14</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$87,254 88
Total losses paid from organization to date.....	34,788 16
Total losses incurred during the year .....	<u>41,793 05</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$788,230 00
Cash premiums and assessments received, fire .....	14,016 36
Amount of premium or deposit notes received.....	21,820 95
Losses paid, fire .....	9,311 02
Losses incurred, fire .....	<u>10,177 07</u>

## NORTHWESTERN MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Rock Island, Ill.; commenced business June 1, 1886.]

HENRY A. AINSWORTH, PRESIDENT.

WM. B. FERGUSON, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of stocks and bonds owned by the company, viz.....		\$5,300 00
	Par value. Market value.	
Rock Island City school bonds .....	\$5,000 00	\$5,000 00
Nat. Inspection and Map Co.. stock.....	300 00	300 00
	<hr/>	<hr/>
	\$5,300 00	\$5,300 00
Amount loaned on stocks and bonds as collateral.....		12,500 00
Market value of collaterals.....		\$22,500 00
Cash on hand and in bank .....		6,668 70
Interest due and accrued on stocks not included in market value.....		250 00
Interest due and accrued on collateral loans.....		200 00
		<hr/>
Total cash assets.....		\$24,918 70

## OTHER RESOURCES.

Deposit notes, net value .....	129,138 04
Aggregate amount of cash assets and deposit notes .....	<hr/>
	\$154,056 74

## LIABILITIES.

Net amount of unpaid losses.....	\$2,464 30
Unearned premiums at 50 per cent. on fire risks under one year.....	\$12,098 16
Amount of unearned premiums on all outstanding risks .....	12,098 16
	<hr/>
Gross liabilities.....	\$14,562 46
Surplus including deposit notes.....	\$139,494 28
Amount of deposit notes .....	129,138 04
	<hr/>
Net cash surplus .....	\$10,356 24

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$32,080 57	
Deduct re-insurance.....	45 00	
Net cash received for premiums and assessments during the year.....		\$32,035 57
Interest and dividends from all sources.....		109 83
		<hr/>
Received during the year in cash .....		\$32,145 40



## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$10,387 56
Cash paid or returned during the year to members who have discontinued their policies.....	3,819 93
Commissions and brokerage.....	3,180 37
Salaries, fees and wages.....	35 00
All other payments.....	1,324 37
Expenditures during the year, in cash.....	<u>\$18,747 23</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceeding year..	\$823,745	\$22,423 54
Written or renewed during the year.....	872,500	18,281 77
Total.....	<u>\$1,696,245</u>	<u>\$40,705 31</u>
Deduct those expired and marked off as terminated.....	380,300	3,819 93
In force at the end of the year.....	<u>\$1,315,945</u>	<u>\$36,885 38</u>
Deduct amount re-insured.....	2,500	45 00
Net amount in force December 31, 1887.....	<u>\$1,313,445</u>	<u>\$36,840 38</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$56,009 50
Total losses paid from organization to date.....	17,570 74
Total losses incurred during the year.....	<u>12,851 86</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$182,630 00
Cash premiums and assessments received, fire.....	6,499 56
Amount of premium or deposit notes received.....	20,028 00
Losses paid, fire.....	2,322 46
Losses incurred, fire.....	<u>2,322 46</u>

## PACIFIC MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Alton, Ill.; commenced business June 6, 1887.]

MARCUS H. TOPPING, PRESIDENT.

HENRY G. McPIKE, SECRETARY.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$5,000 00	\$5,400 00
Cash on hand and in bank.....		5,557 64
Gross premiums in course of collection not more than three months due.....		432 90
Amount of unpaid assessments on premium or deposit notes, due and collectable.....		<u>7,000 00</u>
Total cash assets.....		<u>\$18,390 54</u>

## OTHER RESOURCES.

Premium or deposit notes, face value, \$77,828.17; net value .....	70,682 97
Aggregate amount of cash assets and deposit notes.....	<u>\$89,073 51</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$4,722 17
Gross liabilities.....	<u>\$4,722 17</u>
Surplus including deposit notes.....	\$84,351 34
Amount of deposit notes.....	70,682 97
Net cash surplus.....	<u>\$13,668 37</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$17,171 49	
Deduct re-insurance, rebate and return premiums.....	2,195 81	
Net cash received for premiums and assessments during the year.....		\$14,975 68
Income from all other sources.....		30 00
Received during the year, in cash..		<u>\$15,005 68</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$2,714 34
Commissions and brokerage.....	1,132 26
Salaries, fees and wages.....	700 00
All other payments.....	277 71
Expenditures during the year, in cash.....	<u>\$4,824 31</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
Written or renewed during the year.....	\$691,853 33	\$18,320 04
Deduct those expired and marked off as terminated.....	75,750 00	2,045 93
In force at the end of the year.....	\$616,103 33	\$16,274 11
Deduct amount re-insured .....	2,500 00	92 50
Net amount in force December 31, 1887.....	<u>\$613,603 33</u>	<u>\$16,181 61</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$16,274 11
Total losses paid from organization to date.....	2,714 34
Total losses incurred during the year.....	<u>7,436 51</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$140,978 00
Cash premiums and assessments received, fire .....	4,124 17
Amount of premium or deposit notes received.....	14,722 06
Losses paid, fire .....	162 35
Losses incurred, fire.....	<u>412 55</u>

# PROTECTION MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hyde Park, Ill.; commenced business September 1, 1887.]

WILLIAM DEERING, PRESIDENT.

C. E. WORTHINGTON, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Cash on hand and in bank.....	9,831 93
Gross premiums in course of collection not more than three months due..	1,392 20
Total cash assets.....	<u>\$11,224 13</u>

## OTHER RESOURCES

Premium or deposit notes; net value.....	56,685 31
Aggregate amount of cash assets and deposit notes .....	<u><u>\$67,909 44</u></u>

## LIABILITIES.

Net amount of unpaid losses.....	\$30 00
Unearned premiums at 50 per cent. on fire risks under one year.....	\$10,020 86
Amount of unearned premiums on all outstanding risks .....	10,020 86
Due and accrued for salaries and other miscellaneous expenses.....	493 88
Gross liabilities.....	<u>\$10,544 74</u>
Surplus including deposit notes.....	\$57,364 70
Amount of deposit notes .....	56,685 31
Net cash surplus.....	<u><u>\$679 39</u></u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year.....	\$22,107 36
Deduct re-insurance, rebate and return premiums .....	3,139 26
Net cash received for premiums during the year.....	\$18,968 10
Interest and dividends from all sources.....	17 50
Income from all other sources .....	670 37
Received during the year in cash.....	<u><u>\$19,655 97</u></u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$1,699 26
Commissions and brokerage and advance dividends.....	1,298 29
Salaries, fees and wages, .....	2,928 49
State, national and local taxes .....	15 60
All other payments.....	3,882 40
Expenditures during the year, in cash .....	<u><u>\$9,824 04</u></u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year.....	\$1,313,770	\$23,499 56
Deduct those expired and marked off as terminated .....	243,800	3,442 83
In force at the end of the year .....	\$1,069,970	\$20,056 73
Deduct amount re-insured .....	1,000	15 09
Net amount in force December 31, 1887.....	\$1,068,970	\$20,041 73

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$1,068,970	\$20,041 73
Net amount in force December 31, 1887.....	\$1,068,970	\$20,041 73

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$23,499 56
Total losses paid from organization to date.....	1,699 26
Total losses incurred during the year.....	1,729 26

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$1,313,770 00
Cash premiums and assessments received, fire.....	23,499 56
Amount of premium or deposit notes received.....	60,781 81
Losses paid, fire.....	1,699 26
Losses incurred, fire.....	1,729 26

WESTERN MANUFACTURERS' MUTUAL INSURANCE  
COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Chicago, Ill.; commenced business April 10, 1869.]

E. G. KEITH, PRESIDENT.

P. A. MONTGOMERY, SECRETARY.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$28,171 61
Interest due and accrued on bond and mortgage loans .....	514 66
Total value of mortgaged premises .....	\$76,700 00
Market value of stocks and bonds owned by the company, viz.....	36,541 25

Bonds.	Par value.	Market value.
Chicago City, 7s.....	\$3,000 00	\$3,431 25
Cook County, 7s.....	7,000 00	7,735 00
West Chicago Park, 7s .....	10,000 00	10,600 00
Chicago City Railway, 4½s .....	15,000 00	14,775 00
	\$35,000 00	\$36,541 25



Amount loaned on stocks and bonds as collateral .....		\$5,000 00
Market value of collaterals.....	\$7,500 00	
Cash on hand and in bank.....		14,686 89
Interest due and accrued on stocks not included in market value.....		50 96
Gross premiums in course of collection not more than three months due.....		11,165 54
Bills receivable, not matured, taken for fire risks.....		2,060 00
Total cash assets.....		\$98,190 91

## OTHER RESOURCES.

Deposit notes, net value.....		192,206 69
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$5,387 28	
Aggregate amount of cash assets and deposit notes .....		\$290,397 60

## LIABILITIES.

Net amount of unpaid losses.....		\$2,042 84
Unearned premiums at 50 per cent. on fire risks under one year.....	\$62,040 98	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	103 32	
Amount of unearned premiums on all outstanding risks.....		62,144 30
All other demands against the company.....		7 50
Gross liabilities.....		\$64,194 64
Surplus, including deposit notes.....		\$226,202 96
Amount of deposit notes .....		192,206 69
Net cash surplus.....		\$33,996 27

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$157,049 88	
Deduct re-insurance, rebate and return premiums.....	37,676 44	
Net cash received for premiums and assessments during the year.....		\$119,373 44
Interest on bonds and mortgages.....		1,550 14
Interest and dividends from all other sources .....		3,439 05
Received during the year in cash.....		\$124,362 63

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$91,372 46
Cash dividends paid to members.....		16,239 25
Interest paid to scrip holders.....		612 22
Salaries, fees and wages, traveling and other expenses .....		28,606 77
State, national and local taxes.....		1,734 54
Expenditures during the year, in cash.....		\$138,565 24

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$6,269,945	\$125,090 87
Written or renewed during the year .....	9,359,566	168,215 42
Total.....	\$15,629,511	\$293,306 29
Deduct those expired and marked off as terminated.....	8,542,196	164,345 84
In force at the end of the year.....	\$7,087,315	\$128,960 45
Deduct amount re-insured.....	278,100	4,763 69
Net amount in force December 31, 1887 .....	\$6,809,215	\$124,196 76

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$6,799,315	\$124,081 96
More than three years to run.....	9,900	114 80
Net amount in force December 31, 1887.....	\$6,809,215	\$124,196 76

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$877,093 73
Total losses paid from organization to date.....	441,372 07
Total losses incurred during the year.....	101,204 68
Total cash and scrip dividends declared since the company commenced business.....	135,773 93

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$709,530 00
Cash premiums received, fire.....	24,251 27
Amount of deposit notes received.....	18,279 15
Losses paid, fire.....	42,845 29
Losses incurred, fire.....	42,845 29

## CENTRAL MANUFACTURERS' MUTUAL INSURANCE CO.

YEAR ENDING DECEMBER 31, 1887.

[Located at Van Wert, O.; commenced business October 2, 1876; commenced business in Illinois, March 1, 1887.]

J. S. BRUMBACH, PRESIDENT.

M. L. PURMORT, SECRETARY.

P. A. MONTGOMERY, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$13,400 00
Interest due and accrued on bond and mortgage loans.....	217 54
Market value of stocks and bonds owned by the company, viz: Middlepoint, Ohio, School bonds, par value.....	\$3,500 00
Cash on hand and in bank.....	\$9,990 57
Interest due and accrued on stocks not included in market value.....	70 00
Gross premiums in course of collection not more than three months due.....	1,108 80
Total cash assets.....	\$28,356 91

## OTHER RESOURCES.

Net value of deposit notes.....	81,577 11
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture.....	\$600 00
Aggregate amount of cash assets and deposit notes.....	\$109,934 02

## LIABILITIES.

Net amount of unpaid losses.....		\$3,094 49
Unearned premiums at 50 per cent. on fire risks under one year.....	\$24,707 36	
Amount of unearned premiums on all outstanding risks .....		24,707 36
Gross liabilities.....		<u>\$27,801 85</u>
Surplus including deposit notes.....		\$82,132 17
Amount of deposit notes .....		<u>81,577 11</u>
Net cash surplus.....		<u>\$555 06</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$64,570 04	
Deduct re-insurance, rebate and return premiums .....	12,821 94	
Net cash received for premiums during the year.....		\$51,748 10
Interest on bonds and mortgages.....		<u>1,506 96</u>
Received during the year in cash .....		<u>\$53,255 06</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$38,572 44
Cash dividends paid to members.....	4,090 40
Commissions and brokerage.....	6,979 14
Salaries, fees and wages.....	5,272 11
State, national and local taxes .....	379 49
All other payments.....	<u>1,002 68</u>
Expenditures during the year, in cash .....	<u>\$56,296 26</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$2,051,874	\$42,029 32
Written or renewed during the year.....	3,727,392	65,184 99
Total.....	<u>\$5,782,266</u>	<u>\$107,214 31</u>
Deduct those expired and marked off as terminated. ....	3,051,474	57,587 54
In force at the end of the year.....	\$2,730,792	\$49,626 77
Deduct amount re-insured.....	15,125	212 04
Net amount in force December 31, 1887.....	<u>\$2,715,667</u>	<u>\$49,414 73</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	<u>\$2,715,667</u>	<u>\$49,414 73</u>
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## GENERAL INTERROGATORIES.

Total premiums received from organization of company, to date.....	\$389,254 00
Total losses paid from organization to date.....	210,120 04
Total losses incurred during the year .....	<u>40,253 91</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire .....	\$650,000 00
Premiums received, fire .....	8,061 78
Amount of premium or deposit notes received.....	11,255 21
Losses paid, fire .....	10,268 75
Losses incurred, fire. ....	<u>10,268 75</u>





## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$321,555 44	
Deduct re-insurance, rebate and return premiums.....	32,409 91	
Net cash received for premiums during the year.....		\$289,145 53
Interest on bonds and mortgages.....		6,557 52
Interest and dividends from all other sources.....		15,510 32
Income from all other sources.....		3,115 19
Deposit premiums received on perpetual fire risks.....	\$254 13	
Received during the year in cash.....		<u>\$314,328 56</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....		\$194,754 45
Commissions and brokerage.....		58,399 02
Salaries, fees and wages.....		20,191 95
State, national and local taxes.....		5,516 14
All other payments.....		18,052 58
Deposit premiums returned on perpetual fire risks.....	\$133 00	
Expenditures during the year, in cash.....		<u>\$296,914 14</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceeding year..	\$40,016,721	\$485,600 08
Written or renewed during the year.....	25,851,329	323,154 24
Total.....	\$65,868,050	\$808,754 32
Deduct those expired and marked off as terminated....	25,338,618	314,265 31
In force at the end of the year.....	\$40,529,432	\$494,489 01
Deduct amount re-insured.....	152,077	1,665 00
Additional perpetual risks.....	164,275	5,167 17
Net amount in force December 31, 1887.....	<u>\$40,541,630</u>	<u>\$497,991 18</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$13,393,106	\$184,868 28
More than <i>one</i> and not more than <i>three</i> years to run.....	20,440,948	225,899 51
More than three years to run.....	6,695,378	83,721 22
In force at the end of the year.....	\$40,529,432	\$494,489 01
Deduct amount re-insured.....	152,077	1,665 00
Net amount in force December 31, 1887.....	<u>\$40,377,355</u>	<u>\$492,824 01</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$5,500,456 87
Total losses paid from organization to date.....	3,501,444 29
Total losses incurred during the year.....	<u>194,942 59</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$3,049,609 00
Premiums received, fire.....	34,180 23
Losses paid, fire.....	15,322 22
Losses incurred, fire.....	<u>21,095 96</u>

## MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Indianapolis, Ind.; commenced business July 1, 1886; commenced business in Illinois March 10, 1887.]

A. H. NORDYKE, PRESIDENT.

CHARLES B. FUNSTON, SECRETARY.

WILLIAM E. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$7,804 00
Cash on hand and in bank.....	18,127 75
Interest due and accrued on stocks not included in market value.....	163 50
Gross premiums in course of collection not more than three months due.....	6,597 56
Total cash assets.....	\$32,692 81

## OTHER RESOURCES.

Deposit notes, net value.....	\$167,990 13
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$757 86
Aggregate amount of cash assets and deposit notes.....	\$200,682 94

## LIABILITIES.

Net amount of unpaid losses.....	\$10,219 75
Unearned premiums at 50 per cent. on fire risks under one year.....	\$12,476 93
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	16,799 01
Amount of unearned premiums on all outstanding risks.....	29,275 94
Due and accrued for salaries and other miscellaneous expenses.....	556 59
Gross liabilities.....	\$40,052 28
Surplus, including deposit notes.....	\$160,630 66
Amount of deposit notes.....	167,990 13
Deficiency.....	\$7,359 47

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$80,515 64	
Deduct re-insurance, rebate and return premiums.....	11,824 24	
Net cash received for premiums during the year.....		\$68,691 40
Interest on bonds and mortgages.....		176 30
Received during the year, in cash.....		\$68,867 70

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$29,681 83
Commissions and brokerage.....	7,811 43
Salaries, fees and wages .....	5,238 41
State, national and local taxes.....	5 22
All other payments.....	8,176 78
Expenditures during the year, in cash .....	<u>\$50,913 67</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$1,029,775	\$25,085 80
Written or renewed during the year.....	2,520,987	80,515 64
Total.....	<u>\$3,550,762</u>	<u>\$105,601 44</u>
Deduct those expired and marked off as terminated.....	1,036,784	46,147 82
In force at the end of the year.....	\$2,513,978	\$59,453 62
Deduct amount re-insured.....	42,000	901 73
Net amount in force December 31, 1887.....	<u>\$2,471,978</u>	<u>\$58,551 89</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$93,953 50
Total losses paid from organization to date.....	30,517 96
Total losses incurred during the year .....	<u>37,020 22</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$199,455 00
Premiums received, fire .....	3,873 50
Amount of premium or deposit notes received.....	7,369 80
Losses paid, fire .....	525 12
Losses incurred, fire .....	<u>525 12</u>

## MILLERS' AND MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Minneapolis, Minn.; commenced business May 9, 1881; commenced business in Illinois, October 13, 1885.]

E. R. BARBER, PRESIDENT.

C. B. SHOVE, SECRETARY.

SAMUEL KERR, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company, unincumbered .....	\$6,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due .....	12,500 00

Market value of stocks and bonds owned by the company, viz:..... 15,800 00

Stocks.	Par value.	Market value.
First National Bank, Minneapolis.....	\$5,000 00	\$7,000 00
Nicollet National Bank, Minneapolis.....	6,000 00	6,600 00
State Bank, Minneapolis.....	2,000 00	2,200 00
	<u>\$13,000 00</u>	<u>\$15,800 00</u>

Amount loaned on stocks and bonds as collateral.....	14,962 27
Treasurer's balances.....	5,526 98
Certificates of deposit.....	10,969 00
Cash on hand and in bank.....	7,232 51
Interest due and accrued on stocks not included in market value.....	883 97
Interest due and accrued on collateral loans.....	6,743 90
Gross premiums in course of collection not more than three months due.	4,116 79
All other property, viz: due from other companies.....	
Total cash assets.....	<u>\$85,235 42</u>

#### OTHER RESOURCES.

Deposit notes, net value ..... \$246,050 83

#### ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$3,592 70
Aggregate amount of cash assets and deposit notes.....	<u>\$331,286 25</u>

#### LIABILITIES.

Net amount of unpaid losses.....	\$20,978 17
Unearned premiums at 50 per cent. on fire risks under one year.....	\$59,043 30
Amount of unearned premiums on all outstanding risks.....	59,043 30
All other demands against the company, viz: Due individuals, \$445.02; due other companies, \$1,514.89; return premiums, \$393 24.....	2,353 15
Gross liabilities.....	<u>\$82,374 62</u>
Surplus including deposit notes.....	248,911 63
Amount of deposit notes.....	<u>246,050 83</u>
Net cash surplus.....	<u>2,860 80</u>

#### INCOME DURING THE YEAR.

	From fire risks.
Premiums and assessments collected during the year.....	\$138,923 78
Deduct re-insurance, rebate and return premiums.....	20,837 18
Net cash received for premiums and assessments during the year.....	\$118,086 60
Interest and dividends from all sources.....	5,061 67
Income from all other sources.....	5,162 56
Received during the year in cash.....	<u>\$128,310 83</u>

#### EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$88,308 03
Paid other companies and for inspections.....	14,741 18
Salaries, fees and wages.....	16,829 95
State, national and local taxes.....	883 69
All other payments.....	13,424 56
Expenditures during the year, in cash.....	<u>\$134,187 41</u>



## RISKS AND PREMIUMS.

	Fire risks.	Premium notes.
In force on the 31st day of December of the preceding year.	\$4,553,961	\$388,367 34
Written or renewed during the year.....	5,016,662	144,210 62
Total.....	\$9,570,623	\$532,577 96
Deduct those expired and marked off as terminated....	3,565,247	132,276 17
In force at the end of the year.....	\$6,005,376	\$400,301 79

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$572,559 60
Total losses paid from organization to date.....	265,424 99
Total losses incurred during the year.....	103,141 25

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$414,585 00
Cash premiums and assessments received, fire.....	17,934 24
Amount of premium or deposit notes received.....	2,163 71
Losses paid, fire.....	10,801 89
Losses incurred, fire.....	10,801 89

## MINNEAPOLIS MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Minneapolis, Minn.; commenced business December 1, 1885; commenced business in Illinois April 16, 1887.]

B. F. NELSON, PRESIDENT.

C. H. SPENCER, SECRETARY.

WILLIAM E. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of stocks owned by the company, viz: National Map and Inspection Co., stock, par value, \$300.00.....	\$300 00
Cash on hand and in bank.....	42,170 88
Interest due and accrued on certificates of deposit.....	232 60
Gross premiums in course of collection not more than three months due.	11,204 73
Total cash assets.....	\$53,908 21

## OTHER RESOURCES.

Deposit notes, net value.....	181,472 68
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$2,000 00
Aggregate amount of cash assets and deposit notes.....	\$235,380 89

## LIABILITIES.

Net amount of unpaid losses.....	\$20,793 64
Unearned premiums at 50 per cent. on fire risks under one year.....	\$27,977 31
Amount of unearned premiums on all outstanding risks.....	27,977 31
Gross liabilities.....	\$48,770 95
Surplus including deposit notes.....	\$186,609 94
Amount of deposit notes.....	181,472 68
Net cash surplus.....	\$5,137 26

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$108,088 18	
Deduct re-insurance, rebate and return premiums.....	11,813 17	
Net cash received for premiums and assessments during the year.....		\$96,275 01
Interest on certificates of deposit.....		1,304 95
Received during the year in cash.....		\$97,579 96

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$47,376 95
Commissions and brokerage.....	12,309 09
Salaries, fees and wages.....	12,454 31
State, national and local taxes.....	5,533 16
All other payments.....	2,558 04
Expenditures during the year, in cash.....	\$80,231 55

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year.....	\$2,641,619	\$78,361 96
Written or renewed during the year.....	4,286,416	80,715 92
Total.....	\$6,928,035	\$159,077 88
Deduct those expired and marked off as terminated.....	2,099,982	9,156 40
In force at the end of the year.....	\$4,828,053	\$149,921 48
Deduct amount re-insured.....	240,433	2,656 77
Net amount in force December 31, 1887.....	\$4,587,620	\$147,264 71

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$4,587,620	\$147,264 71
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## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$171,836 11
Total losses paid from organization to date.....	66,128 59
Total losses incurred during the year.....	61,019 55

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$427,920 00
Cash premiums and assessments received, fire.....	6,479 64
Amount of premiums or deposit notes received.....	2,224 75
Losses paid, fire.....	4,988 40
Losses incurred, fire.....	5,988 40

# OSHKOSH MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Oshkosh, Wis.; commenced business August 16, 1886; commenced business in Illinois March 19, 1887.]

R. McMILLEN, PRESIDENT.

W. R. SMITH, SECRETARY.

WILLIAM WATSON BROWN, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Cash on hand and in bank.....	\$26,524 39
Gross premiums in course of collection not more than three months due.....	10,159 63
Amount of unpaid assessments on premium or deposit notes .....	4,262 79
Total cash assets.....	<u>\$40,946 81</u>

## OTHER RESOURCES.

Premium or deposit notes, net value.....	118,593 36
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	1,500 00
Aggregate amount of cash assets and deposit notes .....	<u>\$159,540 17</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$5,652 51
Unearned premiums at 50 per cent on fire risks under one year.....	\$27,830 99
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	764 66
Amount of unearned premiums on all outstanding risks .....	28,595 65
Due and accrued for salaries and other miscellaneous expenses .....	354 94
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, \$1,656.55; return premiums, \$16.39.....	1,672 94
Gross liabilities.....	<u>\$36,276 04</u>
Surplus including deposit notes .....	\$123,264 13
Amount of deposit notes.....	118,593 36
Net cash surplus.....	<u>\$4,670 77</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$108,266 96	
Deduct re-insurance, rebate and return premiums .....	16,661 60	
Net cash received for premiums and assessments during the year.....		\$91,605 36
Received during the year, in cash.....		<u>\$91,605 36</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$54,005 08
Cash paid or returned to members who have discontinued their policies...	4,811 32
Commissions and brokerage.....	12,274 41
Salaries, fees and wages.....	7,242 39
State, national and local taxes.....	261 33
All other payments.....	6,988 07
Expenditures during the year, in cash .....	<u>\$85,582 60</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$1,526,698	\$43,432 03
Written or renewed during the year.....	2,550,846	107,506 63
Total.....	<u>\$4,077,544</u>	<u>\$150,938 66</u>
Deduct those expired and marked off as terminated.....	777,015	47,931 68
In force at the end of the year .....	\$3,300,529	\$103,006 98
Deduct amount re-insured.....	92,567	1,806 47
Net amount in force December 31, 1887 .....	<u>\$3,207,962</u>	<u>\$101,200 51</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date. ....	\$132,952 95
Total losses paid from organization to date .....	54,985 83
Total losses incurred during the year .....	<u>56,374 24</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$164,211 00
Cash premiums and assessments received, fire .....	3,355 59
Amount of premium or deposit notes received.....	4,966 80
Losses paid, fire .....	2,299 25
Losses incurred, fire .....	<u>2,299 25</u>



## OHIO FARMERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Le Roy, Ohio; commenced business July 8, 1848; commenced business in Illinois October 8, 1887.]

JAMES C. JOHNSON, PRESIDENT.

A. H. HAWLEY, SECRETARY.

FRANK F. HOLMES, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$20,328 95
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	710,925 06
Loans on bond and mortgage upon which more than one year's interest is due (of which \$46,515.06 is in process of foreclosure).....	70,236 56
Interest due and accrued on bond and mortgage loans.....	44,090 28
Total value of mortgaged premises.....	\$1,928,500 00
Market value of stocks and bonds owned by the company, viz.....	84,409 97

Bonds.	Par value.	Market value.
Ashland Village.....	\$20,500 00	\$84,409 97
Chardon Village.....	250 00	
Ashland College.....	2,000 00	
Findlay, Ohio, school.....	2,500 00	
Fostoria, Ohio, Cemetery.....	3,000 00	
Greenwich, Ohio, school.....	1,500 00	
Hancock County.....	6,000 00	
Leavenworth City.....	200 00	
McComb School.....	14,000 00	
New Philadelphia Village.....	5,000 00	
Westfield Turnpike.....	1,270 00	
LeRoy School.....	1,000 00	
Summit County Agricultural.....	6,000 00	
Des Moines City.....	21,189 97	
	\$84,409 97	\$84,409 97
Amount loaned on stocks and bonds as collateral.....		\$38,000 00
Market value of collaterals.....		\$61,500 00
Cash on hand and in bank.....		210,630 79
Interest due and accrued on stocks not included in market value.....		2,960 75
Interest due and accrued on collateral loans.....		2,047 98
Bills receivable, not matured, taken for fire risks.....		231,567 20

Aggregate amount of all available assets..... \$1,415,197 54

## LIABILITIES.

Net amount of unpaid losses.....	\$56,931 70
Unearned premiums at 50 per cent. on fire risks under one year.....	\$7,205 10
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,001,943 26
Amount of unearned premiums on all outstanding risks.....	1,009,148 36
Gross liabilities.....	<u>\$1,066,080 06</u>
Net cash surplus.....	<u>\$349,117 48</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	\$598,991 49	
Deduct re-insurance, rebate and return premiums.....	25,496 69	
Net cash received for premiums during the year.....		\$573,494 80
Interest on bonds and mortgages.....		48,737 01
Interest and dividends from all other sources.....		14,064 28
Received during the year in cash.....		<u>\$636,296 09</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$408,177 71
Commissions and brokerage.....	94,854 68
Salaries, fees and wages.....	21,780 15
State, national and local taxes.....	20,893 05
All other payments.....	24,884 99
Expenditures during the year, in cash.....	<u>\$570,590 58</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year..	\$205,483,092	\$1,769,242 76
Written or renewed during the year.....	68,015,648	598,991 49
Total.....	<u>\$273,498,740</u>	<u>\$2,368,234 25</u>
Deduct those expired and marked off as terminated.....	52,322,340	454,380 31
In force at the end of the year.....	<u>\$221,176,400</u>	<u>\$1,913,853 94</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$4,927,850	\$14,410 20
More than <i>one</i> and not more than <i>three</i> years to run.....	46,339,620	267,599 98
More than three years to run.....	169,908,930	1,631,843 76
Net amount in force December 31, 1887.....	<u>\$221,176,400</u>	<u>\$1,913,853 94</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,078,874 00
Total losses paid from organization to date.....	3,968,339 00
Total losses incurred during the year.....	<u>419,113 00</u>

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR—NONE.

# PHENIX MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, O.; commenced business September 23, 1875; commenced business in Illinois, February 5, 1887.]

E. C. GOSHORN, PRESIDENT.

WILLIAM A. HALL, SECRETARY.

WILLIAM E. SMITH, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of stocks and bonds owned by the company, viz:.....		\$9,675 00
Stocks.	Par value.	Market value.
Commercial Bank .....	\$2,500 00	\$3,000 00
Little Miami R. R. ....	1,100 00	1,815 00
Cincinnati Gas Light and Coke Co.....	2,700 00	4,860 00
	<u>\$6,300 00</u>	<u>\$9,675 00</u>
Cash on hand and in bank.....		\$4,577 67
Gross premiums in course of collection not more than three months due..		2,270 46
Bills receivable, not matured, taken for fire, marine and inland risks.....		59 15
Amount of unpaid assessments.....		22,361 04
Total cash assets.....		<u>\$38,943 32</u>

## OTHER RESOURCES.

Deposit notes, net value .....	308,896 14
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums .....	\$756 80
Assessments.....	2,484 55
Total.....	<u>\$3,241 35</u>
Aggregate amount of cash assets and deposit notes .....	<u>\$347,839 46</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$10,652 58
Amount of unearned premiums on all outstanding risks.....	16,855 10
Due and accrued for salaries and other miscellaneous expenses .....	753 87
Gross liabilities.....	<u>\$28,261 55</u>

Surplus including deposit notes.....	\$319,577 91
Amount of deposit notes.....	308,896 14
Net cash surplus.....	<u>\$10,681 77</u>

## INCOME DURING THE YEAR.

	From fire risks.	
Premiums and assessments collected during the year.....	\$57,073 64	
Deduct re-insurance, rebate and return premiums.....	4,318 78	
Net cash received for premiums and assessments during the year.....		\$52,754 86
Interest and dividends from all sources.....		441 63
Received during the year, in cash.....		<u>\$53,196 49</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$31,627 77
Cash paid for re-insurance.....	5,007 26
Commissions and brokerage.....	5,652 95
Salaries, fees and wages.....	5,256 46
All other payments.....	3,219 05
Expenditures during the year in cash.....	<u>\$50,763 49</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash Premiums.
In force on the 31st day of December of the preceding year.....	\$3,280,648	\$35,152 59
Written or renewed during the year.....	1,179,403	15,718 91
Total.....	\$4,460,051	\$50,871 50
Deduct those expired and marked off as terminated.....	1,092,098	13,727 58
In force at the end of the year.....	\$3,367,953	\$37,143 92
Deduct amount re-insured.....	253,972	3,433 71
Net amount in force December 31, 1887.....	<u>\$3,113,981</u>	<u>\$33,710 21</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$386,578 48
Total losses paid from organization to date.....	196,497 27
Total losses incurred during the year.....	<u>37,161 30</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$68,775 00
Cash premiums and assessments received, fire.....	859 88
Amount of premium and deposit notes received.....	3,687 90
Losses incurred, fire.....	<u>None.</u>



# RELIANCE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Dubuque, Ia.; commenced business November 19, 1885; commenced business in Illinois April 17, 1886.]

W. H. DAY, PRESIDENT.

D. A. HENDERSON, SECRETARY.

GEORGE A. DUPAY, ATTORNEY IN ILLINOIS, AT CHICAGO.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$5,000 00
Interest due and accrued on bond and mortgage loans .....	291 67
Cash on hand and in bank.....	5,363 28
Gross premiums in course of collection not more than three months due.....	11,202 67
Total cash assets.....	\$21,857 62

## OTHER RESOURCES.

Deposit notes.....	169,220 58
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## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Bonds and mortgages not first liens.....	\$1,250 00
Interest accrued on bond and mortgage, second lien.....	37 50
Office furniture and stationery.....	894 52
Total.....	\$2,182 02
Aggregate amount of cash assets and deposit notes .....	<u>\$191,078 20</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$11,787 76
Unearned premiums at 50 per cent. on fire risks under one year .....	\$12,374 40
Amount of unearned premiums on all outstanding risks.....	12,374 40
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	421 45
Gross liabilities.....	<u>\$24,583 61</u>
Surplus, including deposit notes.....	\$166,494 59
Amount of deposit notes .....	169,220 58
Deficiency.....	<u>\$2,725 99</u>

## INCOME DURING THE YEAR.

	From fire risks.
Premiums collected during the year .....	\$71,143 64
Deduct re-insurance, rebate and return premiums .....	21,347 46
Net cash received for premiums during the year.....	\$49,796 18
Interest on bonds and mortgages.....	350 00
Interest and dividends from all other sources.....	59 46
Received during the year, in cash.....	<u>\$50,205 64</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$35,298 07
Commissions and brokerage.....	6,307 06
Salaries, fees and wages.....	5,377 50
State, national and local taxes.....	791 18
All other payments .....	2,527 87
Expenditures during the year, in cash.....	<u>\$50,301 68</u>

## RISKS AND PREMIUMS.

	Fire risks.	Cash premiums.
In force on the 31st day of December of the preceding year.	\$3,469,707	\$89,665 22
Written or renewed during the year .....	<u>2,489,601</u>	<u>71,143 64</u>
Total.....	\$5,959,308	\$160,808 86
Deduct those expired and marked off as terminated.....	<u>3,594,254</u>	<u>102,216 05</u>
In force at the end of the year.....	\$2,365,054	\$58,592 81
Deduct amount re-insured.....		<u>1,302 96</u>
Net amount in force December 31, 1887.....		<u>\$57,289 85</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$183,037 10
Total losses paid from organization to date.....	70,645 08
Total losses incurred during the year .....	<u>47,085 83</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	\$155,785 00
Premiums received, fire.....	4,442 19
Amount of premium or deposit notes received.....	4,663 75
Losses paid, fire.....	9,969 20
Losses incurred, fire.....	<u>10,048 05</u>



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Plate-Glass, Accident, Guarantee and Steam Boiler  
INSURANCE COMPANIES.

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## UNITED STATES BRANCH.

## ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Montreal, Can.; commenced business in the United States August, 1881;  
commenced business in Illinois October 20, 1881.]

JAMES FERRIER, PRESIDENT.

EDWARD RAWLINGS, MANAGING DIRECTOR.

HARRY P. COLLINS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York as required by the laws of Illinois.....	\$100,000 00
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## ASSETS.

Market value of United States bonds owned by the com- pany, par value.....	\$100,000 00	\$108,000 00
Cash on hand and in bank.....		3,842 69
Interest due and accrued on stocks not included in market value.....		375 00
Gross premiums in course of collection not more than three months due.....		4,485 96
Bills receivable, not matured, taken for accident risks, secured by mort- gage.....		4,740 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Agents' balances.....	\$39,795 53
Bills receivable.....	1,402 87
Office furniture and fixtures.....	653 66
Total.....	\$41,852 06

Aggregate amount of all available assets .....	\$121,443 65
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## LIABILITIES.

Net amount of unpaid losses.....	\$15,425 86
Unearned premiums at 50 per cent. on accident risks under one year.....	\$19,051 08
Amount of unearned premiums on all outstanding risks.....	19,051 08
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	1,121 49
Gross liabilities, except capital stock .....	\$35,598 43
Surplus as regards policyholders .....	\$85,845 22
Amount of deposit capital.....	\$100,000 00
Amount of net available assets.....	85,845 22
Impairment of capital.....	\$14,154 78

## INCOME DURING THE YEAR.

	From accident risks.	
Premiums collected during the year .....	\$260,815 38	
Deduct re-insurance, rebate and return premiums .....	66,947 51	
Net cash received for premiums during the year .....		\$193,867 87
Interest on bonds and mortgages .....		5,269 78
Received during the year in cash .....		<u>\$199,137 65</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses .....	\$126,268 83
Commissions and brokerage .....	37,117 71
Salaries, fees and wages .....	26,055 32
State, national and local taxes .....	4,584 08
All other payments .....	17,115 57
Expenditures during the year, in cash .....	<u>\$211,141 51</u>

## RISKS AND PREMIUMS.

	Accident risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$22,960,750	\$167,128 50
Written or renewed during the year .....	17,142,450	168,496 13
Total .....	<u>\$40,103,200</u>	<u>\$335,624 63</u>
Deduct those expired and marked off as terminated .....	31,355,950	279,654 08
In force at the end of the year .....	\$8,747,250	\$55,970 55
Deduct amount re-insured .....	2,107,500	17,868 38
Net amount in force December 31, 1887 .....	<u>\$6,639,750</u>	<u>\$38,102 17</u>

## GENERAL INTERROGATORIES.

Total premiums received by U. S. branch from organization of company to date .....	\$1,471,608 42
Total losses paid from organization to date in U. S. ....	674,300 15
Total losses incurred during the year .....	<u>95,684 69</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of accident risks taken .....	\$11,442 18
Premiums received .....	14,950 93
Losses paid .....	14,950 93
Losses incurred .....	<u>14,950 93</u>

## AMERICAN STEAM BOILER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business November 7, 1883; commenced business in Illinois May 14, 1884.]

WILLIAM K. LATHROP, PRESIDENT.

VINCENT R. SCHENCK, SECRETARY.

HENRY H. BROWN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash .....	500,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$23,500 00
Interest due and accrued on bond and mortgage loans.....	514 92
Market value of United States bonds owned by the company, par value.....	\$585,000 00
Market value of other stocks and bonds owned by the company, viz: .....	\$662,918 50
	241,908 70

## Stocks.

## Par value. Market value.

Chatham National Bank.....	\$7,150 00	\$15,810 00
Broadway National Bank.....	6,825 00	18,423 75
American Exchange National Bank.....	4,000 00	5,631 50
Leather Manufacturers' National Bank.....	3,300 00	6,983 12
North River Bank.....	12,000 00	16,291 20
St. Nicholas Bank.....	5,900 00	7,257 00
Knickerbocker Trust Co.....	7,000 00	9,800 00

## Bonds.

Duluth Elevator Co., 1st mort.....	75,000 00	76,500 00
Third Avenue R. R., 1st mort.....	50,000 00	53,784 72
Northern Pacific R. R., 1st mort.....	10,000 00	11,662 50
Chicago and South Western R. R., 1st mort.....	5,000 00	6,303 66
Erie R. R. consolidated, 1st mort.....	10,000 00	13,461 25

\$196,175 00 \$241,908 70

Amount loaned on stocks and bonds as collateral.....	119,985 00
Market value of collaterals.....	\$159,755 00
Cash on hand and in bank.....	101,842 46
Interest due and accrued on collateral loans.....	1,490 45
Net premiums in course of collection not more than three months due.....	79,560 05
Net installment premiums (not yet due).....	35,263 04

Total.....	\$1,266,983 12
Less special deposits to secure liabilities in Virginia.....	27,000 00

Aggregate amount of all available assets .....	\$1,239,983 12
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## LIABILITIES.

Unearned amount at 50 per cent. for premiums and inspections on risks under one year.....	\$33,284 15
Unearned amount, <i>pro rata</i> , for premiums and inspections on risks running more than one year.....	303,410 92
Amount of unearned premiums on all outstanding risks.....	336,695 07
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....	11,930 00

Total.....	\$348,625 07
Less liabilities secured by special deposits; unearned premiums.....	4,997 13

Gross liabilities, except capital stock.....	\$343,627 94
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Surplus as regards policyholders .....	\$896,355 18
Amount of capital stock paid up .....	500,000 00
Surplus over paid up capital .....	<u>\$396,355 18</u>

## INCOME DURING THE YEAR.

	From steam boiler risks.	
Premiums collected during the year .....	\$426,444 94	
Deduct re-insurance, rebate and return premiums .....	68,172 83	
Net cash received for premiums during the year .....		\$358,272 11
Interest on bonds and mortgages .....		360 00
Interest and dividends from all other sources .....		23,337 60
Contribution by stockholders to surplus fund .....	\$500,000 00	
Received during the year in cash .....		<u>\$381,969 71</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$34,549 58
Cash dividends paid .....	30,000 00
Commissions and brokerage .....	76,653 01
Salaries, fees and wages .....	22,471 08
State, national and local taxes .....	5,769 74
Inspectors salaries and traveling expenses .....	108,430 87
All other payments .....	32,319 45
Expenditures during the year, in cash .....	<u>\$310,193 73</u>

## RISKS AND PREMIUMS.

	Steam boiler risks.	Premiums.
In force on the 31st day of December of the preceding year ..	\$24,039,427	\$296,083 44
Written or renewed during the year .....	36,150,504	484,965 08
Total .....	\$60,189,931	\$781,048 52
Deduct those expired and marked off as terminated. ....	18,767,078	244,567 95
Net amount in force December 31, 1887 .....	<u>\$41,422,853</u>	<u>\$536,480 57</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$9,401,970	\$66,568 30
More than <i>one</i> and not more than <i>three</i> years to run .....	28,714,134	406,864 28
More than three years to run .....	3,306,750	63,047 99
Net amount in force December 31, 1887 .....	<u>\$41,422,854</u>	<u>\$536,480 57</u>

## GENERAL INTERROGATORIES.

Total premiums and inspections received from organization of company to date .....	\$691,334 91
Total losses paid from organization to date .....	54,789 37
Total losses incurred during the year .....	34,549 58
Total cash dividends declared since the company commenced business ..	<u>44,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken .....	\$1,415,000 00
Received for inspections .....	4,713 06
Premiums received .....	10,997 14
Losses paid .....	231 53
Losses incurred .....	<u>231 53</u>

## AMERICAN SURETY COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 15, 1884; commenced business in Illinois February 18, 1885.]

RICHARD A. ELMER, PRESIDENT.

FREDERICK F. NUGENT, SECRETARY.

E. D. L. SWEET, ATTORNEY IN ILLINOIS, AT CHICAGO.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash.....	<u>1,000,000 00</u>

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$700,000 00	\$780,968 75
Market value of other stocks and bonds owned by the company, viz:.....		<u>315,360 00</u>

	Par value.	Market value.
New York City additional water stock.....	\$300,000	\$303,000
Town of Barton, N. Y., school house bonds ..	<u>12,000</u>	<u>12,360</u>
	\$312,000	\$315,360

Cash on hand and in bank.....	\$92,244 18
Interest due and accrued on stocks not included in market value.....	2,678 50
Gross premiums in course of collection not more than three months due..	<u>30,329 96</u>
Total.....	\$1,221,581 39
Less special deposits to secure liabilities in Canada.....	<u>54,187 50</u>

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Salvage claims .....	\$8,398 48
Office furniture and fixtures.....	<u>3,797 71</u>
Total.....	<u>\$12,196 19</u>

Aggregate amount of all available assets.....	<u>\$1,167,393 89</u>
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## LIABILITIES.

Net amount of unpaid losses.....	\$23,204 57
Unearned premiums at 50 per cent. on surety risks under one year.....	\$128,411 74
Amount of unearned premiums on all outstanding risks.....	<u>128,411 74</u>
All other demands against the company, viz Commissions and other charges due and to become due to agents and brokers .....	758 49
Total.....	\$152,374 80
Less liabilities secured by special deposits.....	<u>219 75</u>
Gross liabilities, except capital stock .....	<u>\$152,155 05</u>
Surplus as regards policyholders.."	\$1,015,238 84
Amount of capital stock paid up .....	<u>1,000,000 00</u>
Surplus over paid up capital .....	<u>15,238 84</u>

## INCOME DURING THE YEAR.

	From surety risks.	
Premiums collected during the year .....	\$287,474 92	
Deduct re-insurance, rebate and return premiums .....	13,854 12	
Net cash received for premiums during the year .....		\$273,620 80
Interest and dividends from all sources .....		35,907 89
Received on increased capital .....	\$500,000 00	
Received during the year, in cash .....		<u>\$309,528 69</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for surety losses .....	\$55,922 63
Cash dividends paid .....	30,000 00
Commissions and brokerage .....	16,882 12
Salaries fees and wages .....	54,961 96
State, national and local taxes .....	5,620 12
All other payments .....	54,890 40
Expenditures during the year, in cash .....	<u>\$218,277 23</u>

## RISKS AND PREMIUMS.

	Surety risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$18,752,940	\$144,675 88
Written or renewed during the year.....	44,260,086	294,187 94
Total.....	\$63,013,026	\$438,863 82
Deduct those expired and marked off as terminated.....	21,999,162	182,040 34
Net amount in force December 31, 1887 .....	<u>\$41,013,864</u>	<u>\$256,823 48</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$600,904 47
Total losses paid from organization to date .....	102,146 03
Total losses incurred during the year .....	74,508 06
Total cash dividends declared since the company commenced business..	<u>30,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of surety risks taken .....	\$4,228,840 00
Premiums received .....	27,460 02
Losses paid .....	13,056 97
Losses incurred .....	<u>13,056 97</u>

UNITED STATES BRANCH  
EMPLOYERS' LIABILITY ASSURANCE CORPORATION.  
(LIMITED.)

YEAR ENDING DECEMBER 31, 1887.

[Located at London, Eng.; commenced business April, 1881; commenced business in Illinois October 29, 1886.]

ENDICOTT AND MACOMBER, U. S. Managers 71 Kilby Street, Boston, Mass.

C. W. DREW, ATTORNEY IN ILLINOIS, AT CHICAGO.

CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$100,000 00
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ASSETS.

Market value of United States bonds owned by the company, par value .....	\$100,000 00	\$108,000 00
Market value of other stocks and bonds owned by the company, viz.....		\$55,280 00

Bonds.	Par value.	Market value.
Baltimore and Ohio R. R., 5s .....	\$26,000 00	\$28,080 00
N. Y. Central and Hudson R. R., 7s.....	20,000 00	27,200 00
	\$46,000 00	\$55,280 00

Cash on hand and in bank.....	29,574 57
Gross premiums in course of collection not more than three months due.	45,612 08

Aggregate amount of all available assets.....	\$238,466 65
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LIABILITIES.

Unearned premiums at 50 per cent. on accident risks under one year.....	\$99,008 04
Amount of unearned premiums on all outstanding risks .....	99,008 04

Gross liabilities, except capital stock.....	\$99,008 04
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Surplus as regards policyholders .....	\$139,458 61
Amount of deposit capital.....	100,000 00

Surplus over deposit capital.....	\$39,458 61
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INCOME DURING THE YEAR.

Net cash received for accident premiums during the year.....	\$203,132 32
Interest on bonds.....	3,750 00

Received during the year in cash .....	\$206,882 32
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## EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses.....	\$32,924 48
Commissions and brokerage.....	43,455 95
Salaries, fees and wages.....	11,070 42
State, national and local taxes. ....	3,331 84
All other payments.....	42,036 65
Expenditures during the year, in cash.....	<u>\$132,819 34</u>

## RISKS AND PREMIUMS.

	Accident risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$2,858,398	.....
Written or renewed during the year.....	<u>22,112,471</u>	.....
Total.....	\$24,970,869	.....
Deduct those expired and marked off as terminated.....	<u>3,681,808</u>	.....
Net amount in force December 31, 1887.....	<u>\$21,289,061</u>	<u>\$198,016 09</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date. ....	\$217,521 10
Total losses paid from organization to date.....	32,973 74
Total losses incurred during the year.....	<u>32,924 48</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of accident risks taken .....	\$2,156,250 00
Premiums received.....	18,480 59
Losses paid .....	5,026 83
Losses incurred.....	<u>5,026 83</u>

## EQUITABLE ACCIDENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, Ohio; commenced business February 1, 1884: commenced business in Illinois November 5, 1885.]

F. X. RENO, PRESIDENT.

CLARENCE PUMPHREY, Ass't SECRETARY.

WILLIAM H. LYFORD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$100,000 00
Capital stock paid up in cash .....	<u>100,000 00</u>

## ASSETS.

Market value of United States bonds owned by the company, par value .....	\$159,200 00	\$201,564 25
Market value of other stocks and bonds owned by the company, viz:.....		<u>91,300 00</u>

	Par value.	Market value.	
National Lafayette Bank stock, Cin., O.....	\$10,000 00	\$27,500 00	
Citizens National Bank stock, Cin., O.....	10,000 00	17,300 00	
Equitable National Bank, stock, Cin., O.....	2,500 00	3,750 00	
Fifth Street R. R. Co., stock, Dayton, O. ....	10,000 00	12,000 00	
Newport and Cincinnati Bridge Co., pre- ferred stock .....	10,000 00	10,000 00	
Cin., Ind., St. Louis and Chicago Ry. Co., stock .....	15,000 00	11,000 00	
Allegheny Valley R. R., Co., bonds .....	4,000 00	4,900 00	
Cincinnati, Union Stock Yard Co., stock.....	5,000 00	4,850 00	
	\$66,500 00	\$91,300 00	
Amount loaned on stocks and bonds as collateral .....			47,250 00
Market value of collaterals.....		\$67,632 50	
Cash on hand and in bank.....			15,120 50
Interest due and accrued on stocks not included in market value .....			654 16
Gross premiums in course of collection not more than three months due.			70,203 48
Aggregate amount of all available assets .....			<u>\$426,092 39</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$26,556 05
Unearned premiums at 50 per cent. on accident risks under one year.....	\$95,627 28	
Amount of unearned premiums on all outstanding risks .....		95,627 28
Amount owing and not due to banks and other creditors .....		199,541 25
Gross liabilities, except capital stock .....		<u>\$321,724 58</u>
Surplus as regards policyholders .....		\$104,367 81
Amount of capital stock paid up.....		100,000 00
Surplus over paid up capital.....		<u>\$4,367 81</u>

## INCOME DURING THE YEAR.

	From accident risks.	
Premiums collected during the year.....	\$210,135 02	
Deduct re-insurance, rebate and return premiums.....	36,213 75	
Net cash received for premiums during the year.....		\$173,921 27
Interest and dividends from all sources .....		3,182 50
Received during the year, in cash.....		<u>\$177,103 77</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses—weekly indemnity .....	\$43,628 17	
Net amount paid for accident losses—deaths .....	16,292 14	\$59,920 31
Cash dividends paid .....		8,000 00
Commissions, brokerage .....		73,031 83
Salaries, fees and wages.....		11,600 78
State, national and local taxes .....		3,048 33
All other payments .....		13,842 26
Expenditures during the year, in cash .....		<u>\$169,443 51</u>

## RISKS AND PREMIUMS.

	Accident risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$9,659,200	\$98,618 59
Written or renewed during the year .....	22,216,850	249,465 97
Total.....	\$31,876,050	\$348,084 56
Deduct those expired and marked off as terminated .....	12,897,000	153,972 52
In force at the end of the year.....	\$18,979,050	\$194,112 04
Deduct amount re-insured.....	454,800	2,857 48
Net amount in force December 31, 1887.....	<u>\$18,544,250</u>	<u>\$191,254 56</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one year</i> to run .....	\$18,544,250	\$191,254 56
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## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$496,316 60
Total losses paid from organization to date.....	150,373 79
Total losses incurred during the year.....	76,461 60
Total cash dividends declared since the company commenced business..	22,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of accident risks taken .....	\$1,440,000 00
Premiums received.....	16,068 83
Losses paid.....	7,244 55
Losses incurred.....	7,244 55

## FIDELITY AND CASUALTY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business May 1, 1876; commenced business in Illinois, October 20, 1879.]

WILLIAM M. RICHARDS, PRESIDENT.

JOHN M. CRANE, SECRETARY.

GEORGE W. MONTGOMERY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$250,000 00
Capital stock paid up in cash .....	250,000 00

## ASSETS.

Value of real estate owned by the company, unincumbered.....	\$7,800 00
Market value of United States bonds owned by the company, par value .....	\$210,000 00
Market value of other stocks and bonds owned by the company, viz:.....	229,743 75
	126,687 50

Par value. Market value.

N. Y., Lack. and W. R. R. Co., bonds, 5s.....	\$25,000 00	\$25,812 50
P. C. and Toledo R. R. 1st mort. bonds, 6s...	25,000 00	27,500 00
N. Y., W. Shore and Buffalo R. R., bonds, 4s.	20,000 00	20,375 00
Brooklyn & Montauk R.R. 1st mort. bonds, 5s	25,000 00	27,000 00
Lake Erie and Western R. R. bonds, 5s .....	25,000 00	26,000 00

\$120,000 00 \$126,687 50

Amount loaned on stocks and bonds as collateral.....	\$120,000 00
Market value of collaterals.....	\$152,686 00
Cash on hand and in bank .....	28,682 49
Interest due and accrued on stocks not included in market value and on collateral loans.....	856 66
Gross premiums in course of collection not more than three months due, viz: Fidelity, \$16,048.53; plate glass, \$16,336.60; steam boiler, \$3,783.23; accident, \$31,960.89 .....	68,129 25
All other property, viz: Deferred premiums, installment accident, \$31,495.93; reserve on re-insurance in London G. and A. Co., \$2,052.63; plate glass on hand, \$6,389.64.....	39,938 20
Total.....	\$621,837 85
Less special deposit to secure liabilities in Virginia .....	10,812 50

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Miscellaneous mortgages and other property .....	\$10,009 00	
Ledger balances .....	6,156 47	
Bills receivable .....	4,218 00	
Total.....	\$20,383 47	
Aggregate amount of all available assets. ....		\$611,025 35

## LIABILITIES.

Net amount of unpaid losses .....		\$28,060 94
Unearned premiums at 50 per cent. on risks under one year:		
Fidelity, \$71,165.07; accident, \$135,111.46; plate glass, \$60,-		
353.75; steam boiler, \$10,835.95.....	\$277,466 23	
Unearned premiums <i>pro rata</i> on risks running more than		
one year: Plate glass, \$1,633.44; steam boiler, \$21,743.37.....	23,376 81	
Amount of unearned premiums on all outstanding risks .....		300,843 04
Due and accrued for salaries and other miscellaneous expenses.....		3,908 40
All other demands against the company, viz: Commissions and other		
charges due and to become due to agents and brokers.....		28,050 38
Total.....		\$360,862 76
Less liabilities secured by special deposits, unearned premiums.....		3,121 00
Gross liabilities, except capital stock.....		\$357,741 76
Surplus as regards policyholders.....		\$253,283 59
Amount of capital stock paid up.....		\$250,000 00
Surplus over paid up capital .....		\$3,283 59

## INCOME DURING THE YEAR.

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.	
Premiums coll. during year	\$143,606 23	\$260,140 20	\$120,662 87	\$43,184 30	
Deduct re-insurance, re-					
bate and return premi- <i>u</i> 's.	12,888 07	5,082 55	5,010 86	4,143 07	
Net cash received for pre-					
miums during the year...	\$130,718 16	\$255,057 65	\$115,652 01	\$39,041 23	\$540,469 05
Interest and dividends from all sources .....					19,106 11
Income from all other sources.....					84 00
Received during the year, in cash.....					\$559,659 16

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses, viz: Fidelity, \$39,902.29; accident, \$140,318.83;		
plate glass, \$41,358.58; steam boiler, \$10,714.17.....	\$232,293 87	
Cash dividends paid.....	10,000 00	
Commissions and brokerage.....	137,202 02	
Salaries, fees and wages.....	68,936 30	
State, national and local taxes .....	8,964 37	
All other payments .....	62,581 28	
Expenditures during the year, in cash.....	\$519,977 84	

## RISKS AND PREMIUMS.

	Risks.	Premiums.
<i>Fidelity.</i>		
In force on the 31st day of December of the preceeding year..	\$21,099,356 43	\$151,465 18
Written or renewed during the year.....	27,358,120 29	182,466 42
Total.....	\$48,457,476 72	\$333,931 60
Deduct those expired and marked off as terminated (and		
re-insurance).....	29,732,722 81	191,601 47
In force December 31, 1887. ....	\$18,724,753 91	\$142,330 13



*Accident.*

In force on the 31st day of December of the preceding year.	\$38,360,328 50	\$192,371 14
Written or renewed during the year.....	50,418,249 50	367,380 21
Total.....	\$88,778,578 00	\$559,751 35
Deduct those expired and marked off as terminated .....	46,614,349 75	289,528 43
In force December 31, 1887.....	\$42,164,228 25	\$270,222 92

*Plate Glass.*

In force on the 31st day of December of the preceding year..	\$3,430,622 11	\$109,291 46
Written or renewed during the year .....	4,786,633 53	139,516 02
Total.....	\$8,217,255 69	\$248,807 48
Deduct those expired and marked off as terminated.....	3,849,861 80	118,299 31
In force December 31, 1887.....	\$4,367,393 89	\$130,508 17

*Steam Boiler.*

In force on the 31st day of December of the preceding year.	\$5,381,783 00	\$53,758 94
Written or renewed during the year .....	3,968,684 00	47,130 75
Total.....	\$9,350,467 00	\$100,889 69
Deduct those expired and marked off as terminated.....	4,811,733 30	40,054 00
In force December 31, 1887.....	\$4,538,734 00	\$60,835 69
Aggregate amount.....	\$69,795,110 05	\$603,896 91

## RECAPITULATION.

For the term of one year, viz:		
Fidelity.....	\$18,724,753 91	\$142,330 13
Accident.....	42,164,228 25	270,222 92
Plate glass.....	4,202,766 28	120,707 50
Steam boiler.....	2,297,584 00	21,671 91
For the term of three years, viz:		
Plate glass .....	164,627 61	9,800 67
Steam boiler .....	2,241,150 00	39,163 78
Total.....	\$69,795,110 05	\$603,896 91

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$3,015,525 42
Total losses paid from organization to date.....	1,181,096 86
Total losses incurred during the year.....	232,293 87
Total cash dividends declared since the company commenced business..	110,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$232,800 00	\$1,666 86	\$1,544 04	\$1,544 04
Accident.....	1,948,250 00	12,815 26	5,403 34	5,403 34
Plate glass.....	789,005 48	21,011 59	6,848 10	6,848 10
Steam boiler.....	199,450 00	2,367 17	.....	.....
Aggregate.....	\$3,169,505 48	\$37,860 88	\$13,795 48	\$13,795 48

## UNITED STATES BRANCH.

## GUARANTEE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Montreal, Can.; commenced business in the U. S. January, 1881; commenced business in Illinois August 23, 1881.]

EDWARD RAWLINGS, MANAGING DIRECTOR.

ROBERT KERR, ACCOUNTANT.

JAMES GRANT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Deposit capital in New York, as required by the laws of Illinois.....	\$200,000 00
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## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$6,288 16
Market value of United States bonds owned by the company, par value.....	\$231,120 00
Market value of other stocks and bonds owned by the company, viz:.....	36,820 00

## Bonds.

## Par value. Market value.

City of Richmond, Va., 6s.....	\$1,000 00	\$1,195 00
" Toronto, Canada, 6s.....	10,000 00	11,625 00
Montreal Harbor.....	17,000 00	19,400 00
Canada Southern Railway.....	5,000 00	4,600 00

	\$33,000 00	\$36,820 00
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Cash on hand and in bank.....	35,622 08
Interest due and accrued on stocks not included in market value.....	832 50
Gross premiums in course of collection not more than three months due.....	23,689 37
Total.....	\$334,372 11
Less special deposit to secure liabilities in Virginia.....	16,315 00

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Office furniture and stationery.....	\$2,481 20
Aggregate amount of all available assets.....	\$318,057 11

## LIABILITIES.

Net amount of unpaid losses.....	\$12,245 97
Unearned premiums at 50 per cent on guarantee risks under one year.....	\$84,644 56
Amount of unearned premiums on all outstanding risks.....	84,644 56
Due and accrued for salaries and other miscellaneous expenses.....	2,551 14
Total.....	\$99,441 67
Less liabilities secured by special deposits (unearned premiums).....	4,690 88
Gross liabilities, except capital stock.....	\$94,750 79

Surplus as regards policyholders.....	\$223,306 32
Deposit capital .....	200,000 00
Surplus over deposit capital .....	<u>\$23,306 32</u>

## INCOME DURING THE YEAR.

	From guarantee risks.	
Premiums collected during the year.....	\$195,242 11	
Deduct re-insurance, rebate and return premiums .....	28,988 03	
Net cash received for premiums during the year .....		\$166,254 08
Interest and dividends from all sources .....		10,371 38
Income from all other sources.....		22,151 05
Received during the year, in cash .....		<u>\$198,776 51</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for guarantee losses.....	\$56,078 28
Cash dividends paid.....	5,709 00
Commissions and brokerage.....	5,750 70
Salaries, fees and wages.....	21,822 73
State, national and local taxes.....	3,770 39
All other payments.....	37,742 74
Expenditures during the year, in cash .....	<u>\$130,873 84</u>

## RISKS AND PREMIUMS.

	Guarantee risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$22,560,625	\$174,370 53
Written or renewed during the year.....	31,175,167	219,892 33
Total.....	\$53,735,792	\$394,262 86
Deduct those expired and marked off as terminated.....	30,177,196	217,792 51
In force at end of the year.....	\$23,558,596	\$176,470 35
Deduct amount re-insured .....	940,708	7,181 23
Net amount in force December 31, 1887 .....	<u>\$22,617,888</u>	<u>\$169,289 12</u>

## GENERAL INTERROGATORIES.

Total premiums received by U. S. branch from organization of company to date.....	\$908,383 52
Total losses paid in U. S. A. from organization to date .....	311,114 77
Total losses incurred during the year.....	<u>58,059 65</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of guarantee risks taken.....	\$3,158,020 00
Premiums received.....	17,916 01
Losses paid.....	8,585 55
Losses incurred.....	<u>8,585 55</u>

# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; commenced business October, 1866; commenced business in Illinois May 14, 1874.]

J. M. ALLEN, PRESIDENT.

J. B. PIERCE, SECRETARY.

H. D. P. BIGELOW, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized .....	\$1,000,000 00
Capital stock paid up in cash.....	500,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$348,675 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,700.00 is in process of foreclosure).....	1,700 00
Interest due and accrued on bond and mortgage loans.....	7,640 61
Total value of mortgaged premises.....	\$1,350,578 00
Market value of United States bonds owned by the company, par value.....	\$2,000 00
Market value of other stocks and bonds owned by the company, viz: .....	2,500 00
	574,297 06

### Bonds.

### Par value. Market value.

State of Connecticut, 3½s.....	\$100,000 00	\$105,000 00
Wooster, Ohio, City, 5s.....	10,000 00	10,000 00
Atchison, Kansas, city, 6s.....	15,000 00	15,750 00
Solomon, Kansas, city, 7s.....	5,000 00	5,250 00
Hutchison, Kansas, city, 6s.....	12,000 00	12,000 00
Evansville, Ind., city, 7s.....	10,000 00	10,000 00
Council Bluffs Iowa, city, 6s.....	10,000 00	10,500 00
Winfield, Kansas, city, 6s.....	10,000 00	10,000 00
York, Nebraska, city, 6s.....	10,000 00	10,000 00
Ablene City, Kansas, Board of Education, 6s.....	12,000 00	12,600 00
Anthony City, Kas., Board of Education, 6s..	12,500 00	13,125 00
Madrid, Iowa, School District, 7s.....	4,000 00	4,200 00
Nebraska School, 6s.....	1,000 00	1,020 00
Nebraska School, 7s.....	12,555 00	13,182 75
Kansas School, 6s.....	11,435 00	11,663 70
Minnesota School, 7s.....	1,400 00	1,470 00
Mason and Tazewell District, Ill., 7s.....	13,200 00	14,388 00
Lake Fork District, Ill., 7s.....	14,010 61	14,711 11
W. C. Special District, Ill., 6s.....	10,000 00	10,250 00
Peoria, Illinois, township, 7s.....	5,000 00	5,600 00
Oxford, Kansas, Township, 6s.....	10,000 00	10,000 00
Oswego, Kansas, Township, 6s.....	10,000 00	10,500 00
Jefferson, Kansas, Township, 6s.....	10,000 00	10,000 00
Reno, Kansas, Township, 6s.....	15,000 00	15,000 00
Dexter, Kansas, Township, 6s.....	10,000 00	10,000 00
Albion, Nebraska, Village, 7s.....	6,500 00	6,825 00
School Creek Precinct, Clay Co., Neb., 6s....	5,000 00	5,000 00
Sutton Precinct, Clay Co., 6s.....	5,000 00	5,000 00
Lewis Precinct, Clay Co., Neb., 6s.....	8,000 00	8,000 00
Pawnee County, Kansas, 6s.....	11,000 00	11,000 00
Dickinson County, Kansas, 6s.....	15,000 00	15,000 00



Bonds.	Par value.	Market value.	
Lyon County, Iowa, 6s .....	\$10,000 00	\$10,000 00	
Dayton and Western Railroad, 6s .....	15,000 00	16,500 00	
St. Johnsbury and Lake Champlain R. R., 6s ..	15,000 00	16,500 00	
Mahoning Coal Railroad Co., 5s .....	10,000 00	10,500 00	
Cin., VanWert and Michigan R. R. Co., 6s. ..	10,000 00	10,500 00	
Stock.			
City National Bank, Hartford .....	4,000 00	3,800 00	
Hartford National Bank, Hartford .....	1,300 00	2,080 00	
Security Company, Hartford .....	8,000 00	10,800 00	
American National Bank, Hartford .....	650 00	877 50	
Farmers and Mechanics National Bank, Hartford .....	1,400 00	1,484 00	
N. Y., New Haven and Hartford R. R. Co. ....	10,000 00	21,500 00	
Chicago, Burlington and Quincy R. R. Co. ....	11,000 00	14,300 00	
Chicago, Mil., and St. Paul Ry, preferred .....	10,000 00	11,200 00	
Atchison, Topeka and Santa Fe R. R. Co. ....	10,000 00	9,650 00	
Chicago, R. I. and Pacific Ry Co. ....	11,000 00	12,320 00	
St. Louis and San Francisco Ry Co., first preferred .....	10,000 00	11,250 00	
Chicago and N. W. Ry Co., preferred .....	10,000 00	14,000 00	
	\$531,950 61	\$574,297 06	
Cash on hand and in bank .....			54,012 88
Interest due and accrued on stocks not included in market value .....			11,809 74
Net premiums in course of collection not more than three months due....			95,879 30
Aggregate amount of all available assets .....			\$1,096,514 59

## LIABILITIES.

Net amount of unpaid losses .....	\$1,375 00
Unearned premiums at 50 per cent. on steam boiler risks under one year .....	\$110,284 90
Unearned premiums, <i>pro rata</i> , on steam boiler risks running more than one year .....	368,983 46
Amount of unearned premiums on all outstanding risks .....	479,268 36
Due and accrued for salaries and other miscellaneous expenses .....	450 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	3,257 87
Gross liabilities, except capital stock .....	\$484,351 23
Surplus as regards policyholders .....	\$612,163 36
Amount of capital stock paid up .....	500,000 00
Surplus over paid up capital .....	\$112,163 36

## INCOME DURING THE YEAR.

	From steam boiler risks.
Premiums collected during the year .....	\$559,659 62
Deduct re-insurance, rebate and return premiums .....	51,812 69
Net cash received for premiums during the year .....	\$507,846 93
Interest on bonds and mortgages .....	15,817 81
Interest and dividends from all other sources .....	20,854 38
Income from all other sources .....	3,202 44
Received on increased capital .....	\$250,000 00
Received during the year in cash .....	\$547,721 56

## EXPENDITURES DURING THE YEAR.

Net amount paid for steam boiler losses .....	\$44,640 03
Cash dividends paid .....	25,000 00
Commissions and brokerage .....	110,614 58
Salaries, fees and wages .....	22,246 73
State, national and local taxes .....	9,083 76
Inspection expenses .....	148,658 09
All other payments .....	77,269 27
Expenditures during the year, in cash .....	\$437,512 46

## RISKS AND PREMIUMS.

	Steam boiler risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$46,119,104	\$543,160 31
Written or renewed during the year.....	52,350,094	598,641 92
Total.....	\$98,469,198	\$1,141,802 23
Deduct those expired and marked off as terminated.....	34,624,523	361,550 36
Net amount in force December 31, 1887 .....	<u>\$63,844,675</u>	<u>\$780,251 87</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	\$23,592,498	\$220,569 80
More than <i>one</i> and not more than <i>three</i> years to run.....	39,843,177	551,585 75
More than three years to run .....	409,000	8,096 32
Net amount in force December 31, 1887 .....	<u>\$63,844,675</u>	<u>\$780,251 87</u>

## GENERAL INTERROGATORIES.

Total received for premiums and inspections from organization of company to date.....	\$4,222,387 58
Total losses paid from organization to date .....	312,667 52
Total losses incurred during the year.....	<u>40,735 26</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of steam boiler risks taken.....	\$1,497,750 00
Premiums received.....	15,797 21
Received for inspections .....	6,770 23
Losses paid .....	15 30
Losses incurred.....	<u>15 30</u>

## LLOYDS' PLATE-GLASS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business September 4, 1882; commenced business in Illinois September 11, 1882.]

JAMES G. BEEMER, PRESIDENT.

WILLIAM T. WOODS, SECRETARY.

ADOLPH LOEB, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash .....	<u>100,000 00</u>

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$112,000 00	\$141,400 00
Market value of other stocks and bonds owned by the company, viz. ....		<u>74,642 50</u>

	Par value.	Market value.	
New York City bonds .....	\$19,000 00	\$20,900 00	
Long Island Loan and Trust Co. stock .....	5,000 00	8,250 00	
Brooklyn and Coney Island R. R. bonds.....	10,000 00	10,000 00	
Forty-second Street, Manhattanville and St. Nicholas Av. R. R. bonds.....	5,000 00	5,362 50	
Atlantic Av. R. R. bonds.....	7,000 00	7,210 00	
Broadway and Seventh Av. R. R. bonds.....	5,000 00	5,300 00	
Connecticut State bonds.....	2,000 00	2,120 00	
Chicago and Eastern Illinois R. R. bonds.....	5,000 00	5,750 00	
Toledo and Ohio Central R. R. bonds.....	5,000 00	4,750 00	
Second Avenue R. R. bonds .....	5,000 00	5,000 00	
	\$68,000 00	\$74,642 50	
Cash on hand and in bank .....			12,939 57
Interest due and accrued on stocks not included in market value .....			1,033 32
Gross premiums in course of collection not more than three months due.....			45,288 85
All other property, viz: Plate-glass on hand to replace losses.....			15,936 10
Total.....			\$291,240 34
Less special deposits to secure liabilities in Canada .....			6,312 50

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Premiums unpaid on policies which have been issued more than three months.....	\$2,296 59	
Sundry accounts.....	369 46	
Total.....	\$2,666 05	
Aggregate amount of all available assets.....		\$284,927 84

## LIABILITIES.

Net amount of unpaid losses.....		\$4,072 36
Unearned premiums at 50 per cent. on risks under one year..	\$113,049 05	
Unearned premiums, <i>pro rata</i> , on risks running more than one year.....	5,858 07	
Amount of unearned premiums on all outstanding risks.....		118,907 12
Due and accrued for salaries and other miscellaneous expenses .....		17,962 65
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers.....		8,089 52
Total.....		\$149,031 65
Less liabilities secured by special deposits, unpaid losses, \$224.18; un- earned premiums, \$5,490.00.....		5,714 18
Gross liabilities, except capital stock .....		\$143,317 47
Surplus as regards policyholders.....		\$141,610 37
Amount of capital stock paid up .....		100,000 00
Surplus over paid up capital.....		\$41,610 37

## INCOME DURING THE YEAR.

	From plate- glass risks.	
Premiums collected during the year.....	\$242,524 27	
Deduct re-insurance, rebate and return premiums.....	17,544 07	
Net cash received for premiums during the year .....		\$224,980 20
Interest and dividends from all sources.....		6,756 43
Received during the year in cash .....		\$231,736 62

## EXPENDITURES DURING THE YEAR.

Net amount paid for plate-glass losses.....	\$96,368 09
Cash dividends paid.....	10,000 00
Commissions and brokerage.....	50,559 40
Salaries, fees and wages.....	44,750 55
State, national and local taxes.....	4,493 95
Expenditures during the year, in cash.....	\$206,171 99

## RISKS AND PREMIUMS.

	Plate-glass risks.	Premiums.
In force on the 31st day of December of the preceeding year..	\$6,122,569	\$202,071 70
Written or renewed during the year.....	8,076,370	258,552 79
Total.....	\$14,198,939	\$460,624 49
Deduct those expired and marked off as terminated.....	6,422,402	222,086 02
Net amount in force December 31, 1887 ..	\$7,776,537	\$238,538 47

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run .....	\$7,608,312	\$226,098 10
More than <i>one</i> and not more than <i>three</i> years to run.....	168,225	12,440 37
Net amount in force December 31, 1887.....	\$7,776,537	\$238,538 47

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$920,531 80
Total losses paid from organization to date.....	333,296 86
Total losses incurred during the year .....	97,744 95
Total cash dividends declared since the company commenced business...	35,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of plate-glass risks taken, .....	\$581,060 69
Premiums received.....	22,424 61
Losses paid.....	12,259 30
Losses incurred.....	13,012 15

## METROPOLITAN PLATE GLASS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; commenced business April 23, 1874; commenced business in Illinois July 12, 1879.]

HENRY HARTEAU, PRESIDENT.

EUGENE H. WINSLOW, SECRETARY.

JOHN P. CAMPBELL, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

## ASSETS.

Market value of United States bonds owned by the company, par value.....	\$190,000 00	\$221,400 00
Cash on hand and in bank .....		22,612 75
Interest due and accrued on stocks not included in market value.....		375 00
Gross premiums in course of collection not more than three months due ..		12,583 37
All other property, viz: Glass on hand to adjust losses .....		4,022 54



## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Personal property, not specified .....	\$511 77
Aggregate amount of all available assets .....	<u>\$260,993 66</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$3,537 05
Unearned premiums at 50 per cent. on risks under one year .....	\$75,020 81
Amount of unearned premiums on all outstanding risks .....	75,020 81
Due and accrued for miscellaneous expenses.....	3,881 16
All other demands against the company, viz: Commissions on uncollected premiums.....	<u>3,620 07</u>
Gross liabilities, except capital stock .....	<u>\$86,059 09</u>
Surplus as regards policyholders.....	\$174,934 57
Amount of capital stock paid up.....	<u>100,000 00</u>
Surplus over paid up capital.....	<u>\$74,934 57</u>

## INCOME DURING THE YEAR.

	From plate glass risks.	
Premiums collected during the year.....	\$156,383 78	
Deduct re-insurance, rebate and return premiums.....	10,842 24	
Net cash received for premiums during the year.....		\$145,541 54
Interest and dividends from all sources .....		<u>8,076 40</u>
Received during the year in cash .....		<u>\$153,617 94</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for plate glass losses.....	\$61,076 75
Cash dividends paid.....	10,000 00
Commissions and brokerage.....	38,599 20
Salaries, fees and wages.....	28,353 18
State, national and local taxes.....	<u>944 93</u>
Expenditures during the year, in cash.....	<u>\$138,974 06</u>

## RISKS AND PREMIUMS.

	Plate glass risks.	Premiums.
In force on the 31st day of December of the preceding year..	\$4,295,559	\$129,390 61
Written or renewed during the year.....	5,415,773	160,883 87
Total.....	<u>\$9,711,332</u>	<u>\$290,274 48</u>
Deduct those expired and marked off as terminated.....	4,758,372	140,232 85
Net amount in force December 31, 1887.....	<u>\$4,952,960</u>	<u>\$150,041 63</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	<u>\$4,952,960</u>	<u>\$150,041 63</u>
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## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$1,103,497 00
Total losses paid from organization to date.....	380,916 00
Total losses incurred during the year.....	60,970 32
Total cash dividends declared since the company commenced business..	<u>117,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of plate glass risks taken.....	\$529,328 39
Premiums received .....	16,226 27
Losses paid.....	7,289 39
Losses incurred.....	<u>7,289 39</u>

## STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Detroit, Mich.; commenced business August 1, 1884; commenced  
business in Illinois July 9, 1885.]

D. M. FERRY, PRESIDENT.

STEWART MARKS, SECRETARY.

JOHN R. WALSH, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

## ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	\$227,765 00
Interest due and accrued on bond and mortgage loans.....	5,683 07
Total value of mortgaged premises.....	\$541,900 00
Detroit City bridge bonds.....	30,000 00
Cash on hand and in bank.....	47,967 28
Gross premiums in course of collection not more than three months due.	80,783 22

## ITEMS NOT ADMITTED AS ASSETS, VIZ:

Bills receivable .....	\$350 00
Aggregate amount of all available assets .....	\$392,198 57

## LIABILITIES.

Net amount of unpaid losses.....	\$16,318 00
Unearned premiums at 50 per cent. on accident risks under one year .....	\$142,939 15
Amount of unearned premiums on all outstanding risks.....	142,939 15
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	24,234 97
Gross liabilities, except capital stock.....	\$183,492 12
Surplus as regards policyholders .....	\$208,706 45
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$8,706 45

## INCOME DURING THE YEAR.

	From accident risks.
Premiums collected during the year.....	\$302,732 93
Deduct re-insurance, rebate and return premiums.....	40,914 53
Net cash received for premiums during the year.....	\$261,818 40
Interest on bonds and mortgages.....	10,660 81
Interest and dividends from all other sources.....	161 40
Income from all other sources.....	15,000 00
Received during the year in cash .....	\$287,640 61

## EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses.....	\$111,108 13
Commissions and brokerage.....	77,807 00
Salaries, fees and wages.....	33,414 18
State, national and local taxes.....	6,142 47
All other payments.....	22,312 23
Expenditures during the year, in cash .....	<u>\$250,784 01</u>

## RISKS AND PREMIUMS.

	Accident risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$13,779,250	\$143,027 72
Written or renewed during the year.....	32,688,200	358,246 22
Total.....	<u>\$46,467,450</u>	<u>\$501,273 95</u>
Deduct those expired and marked off as terminated .....	18,092,000	215,395 65
In force at the end of the year.....	<u>\$28,375,450</u>	<u>\$285,878 30</u>

## RECAPITULATION.

In force having from date of policy not more than <i>one</i> year to run.....	<u>\$28,375,450</u>	<u>\$285,878 30</u>
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## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$428,845 21
Total losses paid from organization to date....	168,882 60
Total losses incurred during the year.....	<u>113,426 13</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of accident risks taken.....	\$3,228,650 00
Premiums received.....	48,645 40
Losses paid.....	21,298 58
Losses incurred.....	<u>21,298 58</u>

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TWENTIETH ANNUAL

# INSURANCE REPORT

OF THE  
AUDITOR OF PUBLIC ACCOUNTS

OF THE  
*STATE OF ILLINOIS.*

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**PART II.—Life and Accident Insurance, Co-operative Benefit  
Associations or Societies.**

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1888.

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SPRINGFIELD:  
H. W. ROKKER, PRINTER AND BINDER.  
1888.





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# INSURANCE REPORT.

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## PART II.

### LIFE, ACCIDENT AND ASSESSMENT INSURANCE.

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OFFICE OF THE AUDITOR OF PUBLIC ACCOUNTS,  
SPRINGFIELD, May 10, 1888.

*His Excellency, RICHARD J. OGLESBY, Governor of Illinois:*

SIR:—Part II, Twentieth Annual Insurance Report of this office relative to Life Insurance is herewith respectfully submitted.

There are at this date thirty-five life insurance companies licensed to do business in this State, which have complied with the act approved March 26, 1869, to organize and regulate the business of life insurance.

Fifty-four life and accident indemnity associations of this State operating on the co-operative or assessment plan have filed statements in this office for the current year in compliance with the requirements of the act approved June 18, 1883, and amended June 16, 1887, and nineteen associations of this character incorporated in other States are licensed under the provisions of this act.

The annual statements of these companies and associations for the year ending December 31, 1887, are embraced herein. They exhibit the financial condition of the respective companies and associations on that date; the general business transacted by them during 1887; and the business transacted in the State of Illinois during the same period.

The accident business of two life insurance companies which combine both their life business and their accident business in one statement to this office, is necessarily included in this part of the report, while the business of those companies which are authorized to do an accident business exclusively will be found in Part I of this report.

The usual statistical tables herewith present the figures contained in these statements, showing the condition and business of the companies in a form convenient for comparison, and summarized to show results which may be readily comprehended by those interested in such statistics.



The States represented by the life insurance companies which have complied with the law and have been authorized to transact their appropriate business in Illinois during the current year, are as follows:

TABLE No. 1.

## THIRTY-THREE LIFE COMPANIES—TWO LIFE AND ACCIDENT COMPANIES.

Connecticut.....	4	New York.....	10
District of Columbia.....	1	New Jersey.....	2
Iowa.....	2	Ohio.....	1
Massachusetts.....	5	Pennsylvania.....	2
Maine.....	1	Vermont.....	2
Michigan.....	2	Wisconsin.....	1
Connecticut (Life and Accident Co.).....			1
California.....			1
Total.....			35

## ADMITTED.

The Life Indemnity and Investment Company of Waterloo, Iowa, was licensed to do business in this State, April 29, 1887, upon compliance with the requirements of the statute.

## DISCONTINUED.

The License of the Continental Life Insurance Company of Hartford, Connecticut, to transact business in this State, was revoked November 21, 1887, upon receipt of notice from the Insurance Commissioner of the State of Connecticut, that by an official examination he had ascertained that the assets of the company were less than its liabilities, including the net value of its policies according to the Actuaries or Combined Experience Table of Mortality with interest, at four per cent.

The sworn statement of the officers of the company to this Department for the year ending December 31, 1886, showed a surplus to policyholders account upon the "Actuaries" four per cent. basis of \$51,829.08, after the deduction of \$199,187.45 of disallowed assets. Nevertheless the character of a very large portion of the assets of the company was disapproved of by this office, and had been for some time the subject of correspondence. Unqualified promise of change of the assets in question had been made but not performed. The license of the company in this State was therefore allowed to remain in force at the beginning of the year 1887, only upon express condition that no new life insurance business should be transacted in this State until it was in a condition entirely satisfactory to the Auditor, and that until then it should confine its business in this State to accident insurance. So far as is known this condition was

kept by the company and no policies of life insurance were issued by it on the lives of citizens of this State during 1887.

The findings of the commissioner in his examination show, that, instead of a surplus to policyholders of \$51,829.08 as reported, its liabilities, correctly stated, and computing its reserve upon the American Experience Table of Mortality with four and one-half per cent interest, exceeded the actual amount and correct value of its assets by \$834,364.31 at that date. Upon the petition of the Commissioner the court appointed Lorrin A. Cook and John R. Buck, receivers of the company.

## STATISTICAL TABLES.

Following hereafter are the usual statistical tables, and abstracts of the annual statements of companies filed in this office.

Table No. 2 contains the name and location of all companies doing business in this State, the amount of paid-up guarantee capital, if any, and the date of filing annual statement:

TABLE No. 2.

### LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Paid up guarantee capital.	Date of filing annual statement.
Etna .....	Hartford, Conn. ....	\$1,250,000	Feb. 13.....
Berkshire .....	Pittsfield, Mass. ....	25,500	Jan. 31.....
Connecticut Mutual .....	Hartford, Conn. ....	Mutual	Mar. 3.....
Equitable Life Assurance Soc. of the U.S. ....	New York, N. Y. ....	100,000	Feb. 28.....
Equitable .....	Des Moines, Iowa ....	100,000	Feb. 21.....
Germania .....	New York, N. Y. ....	200,000	Mar. 3.....
Hartford Life and Annuity .....	Hartford, Conn. ....	250,000	Feb. 4.....
Home .....	Brooklyn, N. Y. ....	125,000	Feb. 2.....
Imperial .....	Detroit, Mich. ....	118,000	Feb. 14.....
John Hancock Mutual .....	Boston, Mass. ....	Mutual	Feb. 14.....
Life Indemnity and Investment Co. ....	Waterloo, Iowa ....	Mutual	Feb. 20.....
Manhattan .....	New York, N. Y. ....	100,000	Feb. 11.....
Massachusetts Mutual .....	Springfield, Mass. ....	Mutual	Feb. 4.....
Metropolitan .....	New York, N. Y. ....	500,000	Feb. 2.....
Michigan Mutual .....	Detroit, Mich. ....	250,000	Feb. 17.....
Mutual .....	New York, N. Y. ....	Mutual	Feb. 29.....
Mutual Benefit .....	Newark, N. J. ....	Mutual	Feb. 13.....
National .....	Montpelier, Vt. ....	Mutual	Jan. 31.....
National Life Ins. Co. of the U. S. A. ....	Washington, D. C. ....	1,000,000	Feb. 28.....
New England Mutual .....	Boston, Mass. ....	Mutual	Feb. 13.....
New York .....	New York, N. Y. ....	Mutual	Mar. 1.....
Northwestern Mutual .....	Milwaukee, Wis. ....	Mutual	Feb. 6.....
Penn Mutual .....	Philadelphia, Pa. ....	Mutual	Feb. 6.....
Phoenix Mutual .....	Hartford, Conn. ....	100,000	Feb. 27.....
Provident Savings Life Assurance Soc. ....	New York, N. Y. ....	100,000	Jan. 30.....
Provident Life and Trust .....	Philadelphia, Pa. ....	1,000,000	Jan. 19.....
Prudential Ins. Co. of America .....	Newark, N. J. ....	209,300	Mar. 3.....
State Mutual Life Assurance .....	Worcester, Mass. ....	Mutual	Feb. 24.....
Union Central .....	Cincinnati, Ohio ....	130,000	Feb. 24.....
Union Mutual .....	Portland, Maine ....	Mutual	Feb. 14.....
United States .....	New York, N. Y. ....	440,000	Jan. 21.....
Vermont .....	Burlington, Vt. ....	100,000	Feb. 18.....
Washington .....	New York, N. Y. ....	125,000	Feb. 6.....
Total .....		\$6,192,800	

## LIFE AND ACCIDENT INSURANCE COMPANIES.

Pacific Mutual.....	San Francisco, Cal....	\$100,000	Feb. 10.....
Travelers.....	Hartford, Conn.....	600,000	Jan. 13.....
Total .....	.....	\$700,000	

Table No. 3 gives in detail the total amount and kind of securities held by the State Treasurer for Life Insurance Companies:

TABLE No. 3.

*STATEMENT showing the kind of securities held by the State Treasurer for each Life Insurance Company of this State, and the deposit value thereof; also showing the market value of the security.*

Name of Company.	Location.	Kind of Securities.	Deposit value.	Market value.
National Life Insurance Co. of U. S. A.....	Washington, D.C	United States bonds ...	\$2,000	\$2,510
National Life Insurance Co. of U. S. A.....	Washington, D.C	Lincoln Park, Chi. b'ds.	30,000	31,200
National Life Insurance Co. of U. S. A.....	Washington, D.C	Trust deed & mortgages	68,000	68,000
Great Western Life.....	Chicago.....	Trust deed.....	700	700
International Life.....	" .....	" .....	47,000	47,000
Lincoln Life .....	" .....	Bank stock .....	100,000	.....

Table No. 4 is a comparison of the legal with the actual reserves of each company. The columns of this table give, respectively, the reserves legal and actual, the premiums paid and unpaid, and the ratios existing between them, and the department by which the valuation was made.

The remaining tables, Nos. 5 to 19, inclusive, exhibit in detail the business transacted in this State during 1887, the character and amount of assets and liabilities of all companies reporting to this office, the sources and amount of income, the expenditures, and the general business transacted by all companies doing business in this State; also a comparison of the total business transacted in the State during 1887, with that of 1886, and of previous years, and a comparison of the aggregate business transacted during 1887, by all companies doing business in this State, with the business transacted during previous years, since 1869.

The thirty-five companies reported herein held admitted assets on the 31st day of December last amounting to.....\$604,929,545 54  
 Their liabilities are ..... 529,697,607 46  
 (of which \$522,435,227.11 is for reserve on outstanding policies, valued according to the standard of this State.)  
 Their surplus over liabilities, not taking capital stock and tontine accumulations into account, is ..... 75,231,938 08

The total income received by them during 1887 amounts to.....	\$138,080,131 06
(of which \$30,019,267.03 was derived from interest, dividends and rents, being nearly 5 per cent. of the gross admitted assets.)	
The expenditures amount to .....	99,925,220 53
(\$71,139,349.80 of this amount was paid to policyholders for losses, dividends, and lapsed, purchased and surrendered policies.)	
The surplus of income over expenditure is.....	38,154,910 53

They received \$104,382,526.33 for premiums on life and industrial insurance, and paid \$44,616,763.60 for losses and matured endowments thereon.

Not including accident or industrial policies in these figures, we find that during the year 177,376 policies were issued and restored, and \$537,202,001.13 of new insurance effected thereby.

The policies terminated during the same period are:

Number 95,793; amount, \$291,655,413.64.

The mode of termination is shown by tables numbered 18 and 19.

There were 1,400,213 industrial policies issued during the year by four companies covering \$157,595,704 of insurance and 883,589 policies terminated covering \$101,497,898.

The whole number of policies in force in these companies December 31, 1887 is, exclusive of industrials 942,608 covering \$2,497,081,-396.30 of insurance.

The number of industrial policies in force is 2,296,996 covering \$254,528,975.00. To protect these obligations the companies held \$597,501,304.37 of net assets, being 21.72 per cent. of the whole amount at risk.

In this State during the year 1887, 11,285 life insurance policies other than industrial, were issued covering \$32,011,912.11 of insurance, and 53,995 industrial policies covering \$5,837,405 of insurance. During the same period the citizens of this State paid \$5,214,912.16 of premiums on life insurance policies, other than industrial, and received \$1,929,022.24 in payment of losses and claims. On industrial policies they paid \$148,281.62 of premiums and received \$48,112.49 in payment of losses and claims.

## NEW LEGISLATION.

The Thirty-fifth General Assembly by Act approved June 15, 1887, so amended the act approved March 26, 1869, entitled "An act to organize and regulate the business of Life Insurance" as to provide for the incorporation of companies thereunder. Prior to this amendment there was no statute in force in this State providing for the incorporation of a life insurance company.



## CO-OPERATIVES.

The following named Co-operative or Assessment Associations have been incorporated since the date of the last report.

Grand Circle of White Men, Lanark, Ill.

Illinois Mutual Life Assurance Association, Joliet, Ill.

Industrial Indemnity Association of America, Chicago, Ill.

Life Indemnity Association of America, Sparta, Ill.

Sun Accident Association, Rock Island, Ill.

Security Accident Company of Chicago, Ill., name since changed to Travelers' Preferred Accident Association of Chicago.

Union County Life Association, Jonesboro, Ill.

Associations from other States have been admitted during the year as follows:

Bay State Beneficiary Association, Westfield, Mass.

Farmers' and Mechanics' Mutual Aid Association, St. Louis, Mo.

Life and Reserve Association, Buffalo, N. Y.

Manufacturers' Accident Indemnity Company, Geneva, N. Y.

Minnesota Scandinavian Relief Association, Red Wing, Minn.

National Benefit Association, Indianapolis, Ind.

The following associations of this State have changed their names during the past year:

Decatur Mutual Life and Accident Relief Association, name changed to Decatur Mutual Life Association.

Northwestern Benevolent and Mutual Aid Association, name changed to Northwestern Life Association.

National Aid Society, name changed to Home Masonic and General Aid Society.

Perpetual League of Protection, name changed to Unique Brotherhood.

Saloonkeepers' and Liquor Dealers' National Life Indemnity Association, name changed to National Life Indemnity Association.

Security Accident Company of Chicago, name changed to Travelers' Preferred Accident Association of Chicago.

The Springfield Mutual Life Association and the Franklin Life Association, both of Springfield by consolidation of the two companies continue business as one institution under the name of the Franklin Life Association.

The following named Associations have ceased to do business or failed to file their annual statements as required by law.

Abe Lincoln Mutual Life and Accident Society, Cairo, Ill.

Accident Insurance Coporation of Chicago, Ill.

Belleville Mutual Accident Association, Belleville, Ill.

Chicago Accident and Life Association, Chicago, Ill.

Grand Union Life and Savings Fund Association, Lacon, Ill.  
 Illinois Life Indemnity Association, Mascoutah, Ill.  
 Illinois Central R. R. Mutual Benefit Association, Chicago, Ill.  
 Industrial Indemnity Association of America, Chicago, Ill.  
 Knights and Ladies of the Round Table, Bloomington, Ill.  
 Macon County Protective Association, Decatur, Ill.  
 Mahoning Mutual Life Association, Youngstown, Ohio.  
 Masonic Protective Association of Edgar County, Paris, Ill.  
 Modern Life and Accident Association, Quincy, Ill.  
 National Life Association, Columbus, Ohio.  
 National Life Indemnity Association, Chicago, Ill.  
 Odd Fellows' Mutual Aid Association of St. Clair County, Belleville, Ill.  
 Peoples' Mutual Benefit Association, McLeansboro, Ill.  
 Postmasters Mutual Benefit Association of the U. S., Chicago, Ill.  
 States Mutual Benefit Association, Mattoon, Ill.  
 Union Trust Fund Mutual Life Association, Chicago, Ill.  
 Western Mutual Benefit Society, Bushnell, Ill.

Of these the Grand Union Life and Savings Fund Association, the Illinois Life Indemnity Association, the modern Life and Accident Association, the States Mutual Benefit Association, and the Chicago Accident and Life Association have effected voluntary dissolution; and the Abe Lincoln Mutual Life and Accident Society, the Odd Fellows Mutual Aid Association of St. Clair County, and the Western Mutual Benefit Society have taken the preliminary steps towards effecting voluntary dissolution.

The Mahoning Mutual Life Association and the National Life Association both incorporated and existing under the laws of the State of Ohio, consolidated under the name of the Mahoning National Life Association, and in consequence, failed to make their annual reports as required by law. The respective licenses of the two associations were therefore revoked.

The proceedings against the Western Mutual Benefit Society of Bushnell, referred to in the last report resulted in the ousting of all persons claiming to be officers, and the appointment by the court of a board of directors to hold office until their successors should be properly elected. The court held that those persons who claimed to have been elected directors by disregarding the proxy votes of the members, were holding without authority, and that the directors elected by the aid of the proxies were the legally elected directors. Some of these had resigned or refused to act and the court held that the remaining ones had for other reasons forfeited their title to office, and therefore appointed new directors. These have now taken steps to close up the affairs of the Society.

Proceedings were instituted in the Circuit Court of Cook county against the National Aid Society of Chicago, after an examination had been made and reported to the Attorney General disclosing

material irregularities in the transaction of its business and violations of the statute governing such associations. Prior to the commencement of the proceedings, however, a change of management had taken place, and officers not responsible for this condition of affairs had succeeded to the management of the Society. They proceeded at once to organize the business of the Society and correct the matters complained of, and had already considerably increased its membership. They urgently requested that the proceedings be stayed to afford them an opportunity to bring the society within the provisions of the statute and to so reform its business and methods as to warrant a dismissal of the suit, which was granted.

Similar proceedings and for like causes, were instituted, in the same manner, against the Chicago Mutual Life Indemnity Association of Chicago. This suit is now in hearing before the Circuit Court of Cook county.

Suit is also pending against the Union Trust Fund Mutual Life Association of Chicago, for a dissolution of the corporation, and a temporary injunction has been secured restraining the use of the mortuary funds for repayment of claimed advances by certain of its directors.

Additional legislation pertaining to associations of this character was effected by the Thirty-fifth General Assembly in the revision and amendment of the act of June 18, 1883. The amendment to this act requires the securing of a larger number of applications prior to incorporation than was previously required, that each applicant shall have been examined and recommended by a reputable physician, and that each shall have paid ten dollars as advance assessment for mortuary purposes. The practical operations of the provisions of the original act in respect to incorporation showed the wisdom of establishing a more reliable basis of organization, one which should give stronger guarantees of permanence, which should require additional evidence of the *bona fide* intentions of the applicants, for membership, and which should contain such conditions as will require that the incorporators shall be persons who command the confidence of the community in their integrity and ability to manage the business of institutions of this character.

The provisions of section six in respect to assessment notices were so amended as to require that the members, at each assessment shall be informed as to the amount the association of which he is a member, will be able to pay to the beneficiaries should all the members who are assessed respond.

The act as now amended also requires that when the number of members in good standing in any association is less than two hundred, or when its last mortuary assessment produces less than five hundred dollars for mortuary purposes it shall be reported to the Attorney General who shall institute proceedings to close up the association.

Provision is also made for a voluntary dissolution of an association by its members, and for a change of its articles of association according to its own rules upon submission of such change to the Auditor, and filing of the same in the office of the Secretary of State.



## CONDITION AND BUSINESS.

The aggregate assets and liabilities on December 31, 1887, of the seventy-three associations named in tables numbered I, II, III, IV, and the business transacted during 1887, are as follows:

*Assets.*

Cash and invested assets .....	\$3,821,592 28
Other assets, including amount due from members ..	2,701,127 87
Total .....	\$6,522,520 15

*Liabilities.*

Unpaid losses and claims .....	\$2,168,710 68
Other liabilities .....	70,042 05
Total .....	\$2,238,752 73

*Income.*

Received from members .....	\$9,718,707 71
Received from other sources .....	436,337 88
Total .....	\$10,155,045 59

*Disbursements.*

Losses .....	\$6,654,221 73
Expenses .....	2,349,720 35
Total .....	\$9,003,942 08

*Certificates.*

Total number of certificates in force Dec. 31, 1886...	305,420
Total number written during 1887 .....	154,404
Total .....	459,824

## Total terminated—

By death .....	2,637	
By surrender .....	4,442	
By lapse .....	89,496	96,575
Total number in force December 31, 1887....		363,249

The business transacted in the State of Illinois during 1887 by these associations, can not be accurately set forth. As far as reported it is as follows:

Total number of certificates in force Dec. 31, 1886 ..	66,812
Total number of certificates written during 1887. ....	39,937
Total certificates terminated—	
By death .....	684
By surrender .....	3,055
By lapse .....	21,071

Total number in force December 31, 1887 ...	79,673
---	--------



TABLE No. 4.

Showing the net value of all outstanding policies on the 31st day of December, 1887, of each Life Insurance Company having authority to do business in this State, the computation thereof made at 4 per cent. interest, and "Actuaries' rate" of mortality; also showing the amount of net assets, of actual reserve, and the ratio of the actual to the legal reserve of each one of said companies; also, ratio of unpaid to paid premiums.

## LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Legal reserve, "Actuaries' rate" and four per cent.		Net assets or actual reserve.	Per ct. of actual to legal reserve	Premiums received.	Deferred and unpaid premiums.	Per cent. of unpaid to paid premiums.....
		By what department valued.	Amount.					
Ætna.....	Hartford, Conn.....	Connecticut	\$26,571,393 00	\$32,220,891 19	121.26	\$3,201,344 72	\$170,268 01	5.32
Berkshire.....	Pittsfield, Mass.....	Massachusetts	3,381,692 00	3,852,578 28	113.92	753,364 89	67,217 55	8.92
Connecticut Mutual.....	Hartford, Conn.....	Connecticut	59,345,975 00	55,832,706 16	110.81	4,422,465 07	87,573 20	1.98
Equitable Life Assurance Soc. of the U.S.....	New York, N. Y.....	New York	63,804,441 00	82,493,739 20	125.36	19,115,775 47	1,495,733 00	7.82
Equitable.....	Des Moines, Ia.....	Missouri	444,170 00	612,202 76	137.83	70,460 60	13,802 34	19.39
Germania.....	New York, N. Y.....	New York	11,621,562 00	12,873,021 26	110.77	1,780,774 54	251,260 95	14.11
Hartford Life and Annuity.....	Hartford, Conn.....	Connecticut	502,094 00	654,659 35	133.42	15,789 63	1,601 47	10.14
Home.....	Brooklyn, N. Y.....	New York	4,727,420 00	6,073,159 67	128.46	756,817 00	133,287 44	17.61
Imperial.....	Detroit, Mich.....	Michigan	13,778 79	134,089 46	973.14	48,819 17	3,817 22	7.82
John Hancock Mutual.....	Boston, Mass.....	Massachusetts	2,774,001 00	3,613,288 95	108.63	1,631,845 31	52,609 56	5.10
Life Indemnity and Investment Co.....	Waterloo, Iowa.....	Iowa	6,048 47	94,700 05	1,545.81	113,114 10	4,084 58	3.61
Manhattan.....	New York, N. Y.....	New York	9,652,349 00	11,254,419 88	116.60	1,264,386 54	196,918 64	15.57
Massachusetts Mutual.....	Springfield, Mass.....	Massachusetts	8,257,149 00	8,959,733 23	108.51	1,484,458 24	275,268 59	19.19
Metropolitan.....	New York, N. Y.....	New York	3,716,155 00	4,579,577 10	123.23	5,618,567 49	150,724 68	2.33
Michigan Mutual.....	Detroit, Mich.....	Illinois	1,802,870 00	1,934,515 27	107.30	591,635 85	99,036 20	16.75
Mutual.....	New York, N. Y.....	New York	111,488,776 00	117,815,391 67	105.66	17,110,901 62	1,440,803 61	8.42
Mutual Benefit.....	Newark, N. J.....	New Jersey	38,333,923 00	41,610,519 76	108.55	4,808,236 89	324,307 58	6.74
National.....	Montpelier, Vt.....	Vermont	3,434,152 67	4,103,726 26	119.50	954,306 29	74,366 94	7.79
National Life of the U. S. A.....	Washington, D. C.....	Illinois	1,432,563 00	2,237,141 92	156.35	52,583 60	4,967 37	9.45
New England Mutual.....	Boston, Mass.....	Massachusetts	16,215,621 00	18,887,652 49	116.48	2,357,066 99	148,419 46	6.35

New York.....	New York, N. Y.....	New York.....	69,416,756 00	81,793,549 06	116.97	17,835,892 01	1,610,757 15	9.04
Northwestern Mutual.....	Milwaukee, Wis.....	Wisconsin.....	24,508,027 00	28,528,252 43	116.40	5,220,953 12	570,981 13	10.91
Penn Mutual.....	Philadelphia, Pa.....	Pennsylvania.....	10,414,616 00	12,227,807 94	117.41	2,341,497 44	259,733 69	11.09
Phoenix Mutual.....	Hartford, Conn.....	Connecticut.....	8,900,646 00	10,108,764 39	124.81	1,091,030 75	35,614 39	5.15
Provident Savings Life Assurance Soc.....	New York, N. Y.....	New York.....	127,735 00	304,032 02	238.72	989,416 92	8,550 32	.86
Provident Life and Trust Co.....	Philadelphia, Pa.....	Pennsylvania.....	11,199,047 00	13,359,814 71	119.47	2,231,180 81	417,669 41	18.72
Prudential Insurance Co. of America.....	Newark, N. J.....	New Jersey.....	1,481,034 00	1,965,369 13	132.77	2,942,257 18	8,336 76	.28
State Mutual.....	Worcester, Mass.....	Massachusetts.....	3,801,858 00	4,393,034 66	120.81	1,938,116 26	.....	.....
Union Central.....	Cincinnati, O.....	Ohio.....	3,296,398 00	3,573,851 21	108.60	1,169,398 09	212,876 20	18.20
Union Mutual.....	Portland, Maine.....	Maine.....	5,626,647 00	5,922,523 73	105.26	688,327 48	109,498 63	15.90
United States.....	New York, N. Y.....	New York.....	5,070,596 00	5,682,155 66	112.06	745,459 44	151,032 92	20.26
Vermont.....	Burlington, Vt.....	Massachusetts.....	240,971 00	321,890 02	133.58	51,710 02	13,256 46	35.64
Washington.....	New York, N. Y.....	New York.....	8,273,960 00	8,776,833 64	106.08	1,654,211 21	237,313 48	14.35
Total.....	.....	.....	\$513,413,846 93	\$586,483,522 52	114.26	\$102,933,114 34	\$8,611,839 93	8.37

# ACCIDENT AND LIFE INSURANCE COMPANIES.

Pacific Mutual, Life Department.....	San Francisco, Cal.....	California.....	\$1,504,669 00	\$1,665,288 54	105.66	\$349,713 87	\$87,490 53	19.02
Pacific Mutual, Accident Department.....	San Francisco, Cal.....	California.....	71,525 23	.....	.....	110,212 51	.....	.....
Travelers' Life Department.....	Hartford, Conn.....	Connecticut.....	6,714,440 00	9,352,493 31	125.62	1,099,498 12	213,084 07	6.87
Travelers' Accident Department.....	Hartford, Conn.....	Connecticut.....	739,787 95	.....	.....	2,102,257 70	.....	.....
Total.....	.....	.....	\$9,021,362 18	\$11,017,781 85	122.13	\$3,661,682 20	\$300,574 60	8.21

"a" Safety Fund department, Reserve liabilities and net assets..... \$578,239 90 \$744,091 72

TABLE No. 5.

*Detailed statement of the business done in the State of Illinois, by all the Companies, during the year ending Dec. 31, 1887.*

## LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Policies issued.					Premiums received.	Losses paid.	Per cent. of losses paid.		Policies in force in Illinois December 31, 1887.	
		No.	Amount.	Average amount of each policy.	Agents.				To prem'ns in force ..	To policies in force ..	No.	Amount.
					No.	Average amount for each agent.						
Etna .....	Hartford, Conn.	1,276	\$2,284,743 00	\$1,790 55	1	\$2,284,743 00	\$343,524 95	\$156,890 45	45 67	2 03	7,028	\$7,720,403 00
Berkshire .....	Pittsfield, Mass.	5	27,300 00	5,460 00	1	27,300 00	26,802 91	26,316 00	98 18	4 17	224	631,209 00
Connecticut Mutual .....	Hartford, Conn.	429	1,189,486 00	2,772 93	82	14,505 93	519,553 86	259,980 00	56 04	1 35	8,502	19,313,001 00
Equitable Life Ass. Soc. of U. S.	New York, N. Y.	610	2,877,023 00	4,716 43	39	73,769 82	568,627 30	148,660 00	26 14	88	4,705	16,910,209 00
Equitable .....	Des Moines, Iowa	28	63,800 00	2,278 57	8	7,975 00	4,638 58	2 017 02	43 48	1 08	74	185,800 00
Germania .....	New York, N. Y.	38	88,030 00	2,316 58	16	5,501 88	40,818 84	39,928 33	97 82	3 51	567	1,138,799 00
Hartford Life and Annuity .....	Hartford, Conn.	484	1,074,000 00	2,219 01	16	67,125 00	26,086 00	30,000 00	115 00	1 41	862	2,128,239 00
Home .....	Brooklyn, N. Y.	486	837,963 00	1,724 20	13	64,458 69	192,104 05	39,650 00	20 63	95	2,399	4,152,239 00
Imperial .....	Detroit, Mich.	45	141,500 00	3,144 44	1	141,500 00	1,238 70	.....	.....	.....	40	131,500 00
John Hancock Mutual .....	Boston, Mass.	56	137,000 00	2,446 43	1	137,000 00	17,870 71	.....	.....	.....	272	546,811 00
Life Indemnity and Invest. Co.	Waterloo, Iowa	60	167,500 00	2,791 67	8	20,937 50	1,874 23	.....	.....	.....	53	151,500 00
Manhattan .....	New York, N. Y.	45	283,654 00	6,363 42	6	47,275 67	47,840 38	48,594 00	102 20	3 07	631	1,591,368 00
Massachusetts Mutual .....	Springfield, Mass.	583	1,512,190 00	2,593 81	13	116,322 31	161,428 99	48,353 00	29 95	96	1,697	5,050,256 00
Metropolitan .....	New York, N. Y.	2	6,000 00	3,000 00	0	162 16	1,349 81	843 00	62 44	1 66	53	50,873 00
Michigan Mutual .....	Detroit, Mich.	576	1,112,293 52	1,931 07	12	92,691 17	66,785 17	6,000 00	8 93	27	1,142	2,248,638 35
Mutual .....	New York, N. Y.	768	2,605,735 00	3,471 01	78	34,176 17	635,812 74	336,562 00	49 12	1 55	7,884	21,797,939 00
Mutual Benefit .....	Newark, N. J.	423	1,639,836 00	2,458 24	49	21,221 14	225,121 29	137,030 00	60 87	1 38	4,294	9,938,936 00
National .....	Montpelier, Vt.	168	251,000 00	1,494 05	2	125,500 00	30,646 37	3,000 00	9 79	33	581	976,990 00
National Life of the U. S. A.	Washington, D. C.	3	967 00	322 33	0	.....	4,150 00	17,208 30	414 66	7 38	203	273,130 00
New England Mutual .....	Boston, Mass.	424	1,118,000 00	2,636 79	16	69,875 00	305,085 09	53,626 00	17 58	72	2,827	7,463,056 00
New York .....	New York, N. Y.	1,498	6,877,750 00	4,591 31	97	70,904 95	611,504 26	176,177 77	28 81	1 02	5,435	17,199,493 00
Northwestern Mutual .....	Milwaukee, Wis.	789	2,310,162 00	2,891 32	73	30,802 16	604,145 42	189,506 21	31 37	1 16	5,706	16,329,235 00
Pacific Mutual .....	San Francisco, Cal.	17	74,000 00	4,352 94	10	7,400 00	9,264 29	1,194 86	12 90	1 62	55	117,122 00
Penn Mutual .....	Philadelphia, Pa.	126	428,000 00	3,396 83	4	107,000 00	83,162 39	10,808 00	13 00	51	721	2,137,250 00
Phoenix Mutual .....	Hartford, Conn.	54	124,433 00	2,304 26	13	9,571 77	30,323 84	26,006 00	85 76	2 26	574	1,151,832 00

Provident Sav. L. Assur. Soc. . . . .	New York, N. Y. . . . .	280	1,077,000 00	3,846 43	8	134,625 00	55,930 81	15,000 00	25 82	.37	969	4,063,290 60
Provident Life and Trust Co. . . . .	Philadelphia, Pa. . . . .	124	395,877 00	3,192 56	7	56,553 86	50,777 20	20,000 00	39 39	1.71	367	1,106,661 00
Prudential Ins. Co. of America . . . .	Newark, N. J. . . . .	29	40,000 00	1,379 31	71	92,000 00	980 58	2,000 00	203 87	6.06	25	33,000 00
State Mutual . . . . .	Worcester, Mass. . . . .	67	184,000 00	2,746 27	41	92,000 00	51,770 61	8,000 00	15 45	.63	445	1,276,850 00
Travelers . . . . .	Hartford, Conn. . . . .	260	604,437 00	2,555 54	417	1,598 17	114,778 67	37,432 00	32 61	.39	1,569	3,800,350 00
Union Central . . . . .	Cincinnati, Ohio. . . . .	819	1,277,011 00	1,559 23	24	34,735 62	121,170 81	16,831 00	13 89	.52	2,150	3,241,633 00
United Mutual . . . . .	Portland, Me. . . . .	245	418,123 59	1,706 63	25	16,724 95	38,371 70	23,525 17	61 31	1.35	972	1,515,531 31
United States . . . . .	New York, N. Y. . . . .	132	622,450 00	4,715 53	3	207,483 33	39,739 43	12,410 00	33 75	1.07	432	1,101,735 00
Vermont . . . . .	Burlington, Vt. . . . .	47	49,250 00	1,047 87	2	24,625 00	2,628 94	.....	.....	.....	87	84,026 00
Washington . . . . .	New York, N. Y. . . . .	279	591,368 00	2,119 60	28	21,120 27	128,942 74	34,873 13	27 05	.95	1,930	3,671,075 00
Total . . . . .	.....	11,285	\$32,011,912 11	\$2,836 68	1124	\$28,480 35	\$5,214,912 16	\$1,929,022 24	36 99	1.21	65,457	\$159,139,240 66

## ACCIDENT AND LIFE INSURANCE COMPANIES.

Pacific Mut. Accident Dept. . . . .	San Francisco, Cal. . . . .	1,136	\$2,918,500 00	\$2,569 10	10	\$291,850 00	.....	.....	.....	.....	694	\$1,437,800 00
Travelers' Accident Dept. . . . .	Hartford, Conn. . . . .	5,885	16,110,400 00	2,737 54	417	38,634 05	\$128,517 63	\$52,066 17	40 51	.39	4,885	13,371,632 00
Total . . . . .	.....	7,021	\$19,028,900 00	\$2,710 28	427	\$44,564 17	\$128,517 63	\$52,066 17	40 51	.39	5,489	\$14,809,432 00

## INDUSTRIAL BUSINESS.

Germania . . . . .	New York, N. Y. . . . .	35,600	\$3,907,654 00	\$109 79	37	\$105,612 27	\$928 29	\$418 00	45 04	2 44	154	\$17,068 00
Metropolitan . . . . .	New York, N. Y. . . . .	18,395	1,929,731 00	164 91	71	27,179 59	123,218 90	44,415 62	36 05	1.06	38,126	4,188,036 00
Prudential Ins. Co. of America . . . .	Newark, N. J. . . . .	53,995	\$5,837,405 00	\$108 11	108	\$54,050 05	24,134 43	3,278 87	13 58	.35	8,654	937,578 00
Total . . . . .	.....	.....	.....	.....	.....	.....	\$148,281 62	\$48,112 49	32 45	.94	46,934	\$5,142,712 00



TABLE NO. 6.

*Comparison of the grand aggregates of Life business done in the State of Illinois in the years 1886 and 1887.*

Number of policies issued in 1886 .....	"a" 15,382	
Number of policies issued in 1887 .....	11,285	
Difference .....		4,097
Amount issued in 1886 .....	\$28,693,454	
Amount issued in 1887 .....	32,011,912	
Difference .....		\$3,318,458
Premiums received in 1886 .....	\$4,771,777	
Premiums received in 1887 .....	5,214,912	
Difference .....		\$443,135
Losses paid in 1886 .....	\$1,757,188	
Losses paid in 1887 .....	1,929,022	
Difference .....		\$171,834

"a" Includes industrial policies of Prudential Ins. Co. of America.

TABLE No. 7.

*Comparison of the Life business done in the State of Illinois during the years 1869, 1870, 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886 and 1887.*

Year.....	Number of companies.....	Policies issued.			Premiums received.	Losses incurred in 1869, 1870 and 1871, losses paid in 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886 and 1887.	Ratio of loss incurred or paid to premiums received.
		Number	Amount.	Average			
1869 .....	70	18,953	\$43,066,689	\$2,272 00	\$3,885,072	\$736,763	18.96
1870 .....	74	20,539	45,047,902	2,193 00	4,955,920	836,601	16.88
1871 .....	66	16,110	31,346,895	1,946 00	4,544,232	1,081,233	23.79
1872 .....	58	15,883	30,947,736	1,948 00	4,592,579	1,337,935	29.14
1873 .....	50	14,377	30,730,662	2,137 00	4,249,918	1,504,939	35.41
1874 .....	47	10,707	23,265,606	2,173 00	3,958,397	1,446,824	36.55
1875 .....	41	9,087	18,869,832	2,070 00	3,557,799	1,090,032	47.50
1876 .....	38	7,354	17,644,179	2,399 00	3,086,881	1,593,214	51.61
1877 .....	33	5,226	12,058,515	2,307 00	2,696,861	1,081,823	40.11
1878 .....	32	4,244	8,601,760	2,027 00	2,337,659	1,144,069	48.94
1879 .....	28	4,774	10,085,301	2,113 00	2,256,859	1,187,563	52.12
1880 .....	39	5,976	13,858,681	2,319 00	2,022,329	1,454,824	71.91
1881 .....	30	7,667	20,000,618	2,619 00	2,911,706	1,717,213	58.98
1882 .....	30	8,441	21,849,446	2,588 49	3,387,658	1,469,215	41.00
1883 .....	33	8,885	24,280,907	2,732 80	3,871,332	1,554,442	40.15
1884 .....	34	8,825	22,453,380	2,544 29	4,238,421	1,516,990	35.97
1885 .....	35	9,689	25,257,332	2,606 80	4,422,478	1,745,007	39.46
1886 .....	35	15,382	28,693,454	1,865 39	4,771,777	1,757,188	36.82
1887 .....	35	11,285	32,011,912	2,836 68	5,214,912	1,929,022	36.99
Aggregate.....	799	203,404	\$460,010,207	\$2,261 56	\$70,962,790	\$26,724,927	37.66
Average.....	42	10,705	\$24,211,064	\$2,261 56	\$3,734,884	\$1,406,575	37.66

NOTE.--The industrial business of the Prudential Ins. Co. of America is included for the year 1886.

TABLE

*Detailed Statement of Assets of*

## LIFE INSURANCE

Name of Company.	Location.	Real estate owned by the company.	Loans on bonds and mortgages.	Loans on collaterals.
Etna.....	Hartford, Conn. ....	\$403,494 29	\$15,871,829 42	\$1,072,990 18
Berkshire.....	Pittsfield, Mass. ....	411,238 70	2,174,126 73	183,634 00
Connecticut Mutual.....	Hartford, Conn. ....	9,790,114 65	32,844,664 04	393,983 00
Equitable Life Assurance Society of the U. S. ....	New York, N. Y. ....	20,945,923 61	23,548,376 48	507,000 00
Equitable.....	Des Moines, Iowa. ....	17,829 91	456,371 87	36,957 50
Germania.....	New York, N. Y. ....	1,242,277 93	7,222,547 10	168,541 52
Hartford Life and Annuity.....	Hartford, Conn. ....	226,939 97	313,175 01	104,018 50
Home.....	Brooklyn, N. Y. ....	191,577 64	925,350 00	693,950 00
Imperial.....	Detroit, Mich. ....	.....	99,072 50	.....
John Hancock Mutual.....	Boston, Mass. ....	180,031 22	1,461,870 00	271,157 00
Life Indem. and Invest. Co. ....	Waterloo, Iowa. ....	.....	100,124 30	.....
Manhattan.....	New York, N. Y. ....	550,403 25	3,546,402 13	3,523,562 50
Massachusetts Mutual.....	Springfield, Mass. ....	780,525 00	2,346,719 38	734,706 96
Metropolitan.....	New York, N. Y. ....	363,000 00	2,321,800 00	103,500 00
Michigan Mutual.....	Detroit, Mich. ....	133,091 21	1,467,232 02	143,539 21
Mutual.....	New York, N. Y. ....	10,644,073 37	49,615,268 06	9,515,100 00
Mutual Benefit.....	Newark, N. J. ....	200,000 00	19,959,583 42	4,166,414 17
National.....	Montpelier, Vt. ....	203,007 81	1,774,071 05	209,716 61
National Life of the U. S. A. ....	Washington, D. C. ....	894,863 29	650,670 88	190,000 00
New England Mutual.....	Boston, Mass. ....	1,636,959 57	2,830,750 00	1,580,446 76
New York.....	New York, N. Y. ....	6,887,092 59	15,969,372 78	1,867,500 00
Northwestern Mutual.....	Milwaukee, Wis. ....	1,320,530 81	24,211,495 86	.....
Penn Mutual.....	Philadelphia, Pa. ....	784,927 20	3,454,252 76	1,612,213 25
Phoenix Mutual.....	Hartford, Conn. ....	1,696,218 60	6,813,595 93	.....
Provident Sav. L. Assur. So. ....	New York, N. Y. ....	.....	115,900 00	31,309 00
Provident Life and Trust Co. ....	Philadelphia, Pa. ....	915,500 00	6,895,270 85	140,325 94
Prudential Ins. Co. of Am. ....	Newark, N. J. ....	53,516 93	1,590,732 00	.....
State Mutual.....	Worcester, Mass. ....	86,000 00	784,334 00	287,525 00
Union Central.....	Cincinnati, Ohio. ....	231,865 00	2,641,263 14	132,315 50
Union Mutual.....	Portland, Maine. ....	1,361,273 21	1,069,665 37	219,327 05
United States.....	New York, N. Y. ....	102,200 00	2,749,949 53	138,861 89
Vermont.....	Burlington, Vt. ....	21,436 29	203,647 00	17,410 82
Washington.....	New York, N. Y. ....	568,131 96	6,791,993 67	200,418 43
Total.....	.....	\$62,246,074 06	\$242,826,487 33	\$28,051,365 79

## ACCIDENT AND LIFE

Pacific Mutual.....	San Francisco, Cal. ....	\$144,482 76	\$1,065,678 33	\$31,412 27
Travelers'.....	Hartford, Conn. ....	818,114 92	3,622,506 29	286,811 00
Total.....	.....	\$962,597 68	\$4,688,184 53	\$318,223 27

No. 8.

*each Company December 31, 1887.*

## COMPANIES.

Premium notes or loans on policies in force.	Bonds and stocks owned by the company.	Cash in office and in bank.	Deferred and unpaid premiums.	All other admitted assets.	Total amount of assets.	Items not admitted as assets.
\$1,488,171 06	\$9,906,468 88	\$3,111,172 55	\$170,268 01	\$526,294 06	\$32,550,688 45	\$13,232 31
139,751 06	781,990 00	104,987 00	67,217 55	39,926 56	3,902,871 60	14,935 58
2,102,949 15	9,582,949 65	783,856 67	87,573 20	1,036,080 57	56,627,120 93	16,377 45
.....	28,008,320 00	7,657,967 50	1,495,733 00	812,361 61	82,975,682 20	1,029,289 65
6,594 90	66,850 00	7,328 32	13,802 34	14,606 67	620,341 51	10,259 21
.....	3,927,504 09	193,990 56	251,260 95	67,125 22	13,073,247 37	.....
.....	112,351 75	71,971 77	1,601 47	763,885 80	1,593,974 27	2,630 00
645,242 52	3,401,287 50	82,446 98	133,287 44	32,767 34	6,110,909 42	6,903 29
.....	1,080 00	27,414 97	3,817 22	2,704 77	134,089 46	3,233 70
105,982 45	1,054,145 25	98,961 57	52,609 86	45,891 22	3,070,648 57	846 00
.....	.....	4,183 70	4,084 58	3,807 47	112,200 05	5,586 04
976,428 75	2,107,125 00	411,126 09	196,918 64	121,230 09	11,433,196 45	.....
524,084 35	3,939,237 23	253,209 52	275,268 29	158,628 81	9,012,379 54	.....
132,187 23	1,777,588 75	29,334 01	130,724 68	48,889 57	4,907,024 24	.....
3,004 95	.....	51,408 16	99,096 20	55,743 26	1,953,115 01	43,074 37
.....	43,439,877 81	2,619,362 66	1,440,893 61	1,000,391 19	118,274,966 70	171,661 78
4,242,886 85	10,467,706 33	790,438 67	324,307 58	1,959,325 07	42,110,662 09	571 24
37,946 81	1,844,203 17	86,090 72	74,366 94	175,911 09	4,405,314 20	20,090 02
6,638 58	519,865 40	49,516 66	4,967 37	11,889 59	2,328,411 77	54,318 06
745,984 66	11,026,256 88	656,889 94	148,419 46	447,723 31	19,073,430 58	.....
388,799 44	52,255,814 82	3,038,499 60	1,610,797 15	488,477 59	82,506,353 97	170,792 59
857,535 04	606,607 05	837,831 43	570,981 13	431,373 83	28,836,355 15	21,663 75
587,721 49	5,645,521 00	117,264 44	259,733 69	114,461 47	12,576,095 30	24,163 73
1,066,266 08	1,123,408 40	186,568 63	35,614 39	163,016 20	10,489,688 28	.....
563 55	146,385 00	67,348 18	8,550 32	1,884 97	371,932 02	24,110 50
40,746 44	4,726,975 00	162,643 13	417,660 41	133,426 87	13,432,548 64	.....
.....	125,500 00	175,662 88	8,336 76	11,620 51	1,967,369 13	45,029 83
99,292 18	3,105,146 00	135,372 48	.....	110,500 00	4,608,169 66	.....
446,859 66	12,650 00	32,451 27	212,876 20	58,298 79	3,768,584 56	42,027 74
546,452 02	2,534,917 35	104,516 73	109,468 63	68,902 17	6,014,522 53	3,279 18
142,075 28	2,269,376 86	79,202 71	151,032 92	65,576 00	5,698,275 19	36,221 15
2,283 28	52,617 00	14,389 16	13,256 46	5,900 01	330,890 02	2,970 62
.....	827,250 00	106,204 04	237,313 48	76,162 25	8,807,478 83	60,903 87
\$15,336,397 78	\$205,396,976 17	\$22,154,612 70	\$8,611,839 93	\$9,054,783 93	\$593,678,537 69	\$1,824,180 66

## INSURANCE COMPANIES.

\$48,807 40	\$105,787 50	\$134,333 43	\$87,490 53	\$49,266 32	\$1,667,258 54	\$20,555 70
.....	4,059,800 15	502,319 56	213,084 07	81,113 41	9,583,749 31	618,921 93
\$48,807 40	\$4,165,587 65	\$636,652 99	\$300,574 60	\$130,379 73	\$11,251,007 85	\$669,477 63



## TABLE

*Detailed Statement of Liabilities of*

## LIFE INSURANCE

Name of Company.	Location.	Losses and claims adjusted and undadjusted.	Losses and claims resisted.
Etna.....	Hartford, Conn....	\$152,829 00	\$28,500 00
Berkshire.....	Pittsfield, Mass....	33,117 00	.....
Connecticut Mutual.....	Hartford, Conn....	287,588 25	5,000 00
Equitable Life Assurance Soc. of the U. S.	New York, N. Y....	261,264 00	.....
Equitable.....	Des Moines, Ia.....	.....	.....
Germania.....	New York, N. Y....	103,587 98	5,000 00
Hartford Life and Annuity.....	Hartford, Conn....	159,479 00	22,000 00
Home.....	Brooklyn, N. Y....	11,913 00	.....
Imperial.....	Detroit, Mich.....	.....	.....
John Hancock Mutual.....	Boston, Mass.....	31,367 24	.....
Life Indemnity and Investment Co.....	Waterloo, Ia.....	15,000 00	2,500 00
Manhattan.....	New York, N. Y....	88,718 30	.....
Massachusetts Mutual.....	Springfield, Mass..	25,817 00	.....
Metropolitan.....	New York, N. Y....	19,624 98	.....
Michigan Mutual.....	Detroit, Mich.....	7,000 00	11,000 00
Mutual.....	New York, N. Y....	335,660 67	.....
Mutual Benefit.....	Newark, N. J.....	264,131 11	17,000 00
National.....	Montpelier, Vt....	8,000 00	.....
National Life of the U. S. A.....	Washington, D. C..	25,811 00	.....
New England Mutual.....	Boston, Mass.....	89,397 00	.....
New York.....	New York, N. Y....	626,875 22	20,000 00
Northwestern Mutual.....	Milwaukee, Wis....	127,363 96	7,000 00
Penn Mutual.....	Philadelphia, Pa..	51,034 00	.....
Phoenix Mutual.....	Hartford, Conn....	135,706 00	5,000 00
Provident Savings Life Assurance Soc..	New York, N. Y....	52,000 00	15,000 00
Provident Life and Trust Company.....	Philadelphia, Pa..	25,890 00	.....
Prudential Insurance Co. of America....	Newark, N. J.....	.....	1,000 00
State Mutual.....	Worcester, Mass..	15,000 00	135 00
Union Central.....	Cincinnati, Ohio..	18,484 00	.....
Union Mutual.....	Portland, Maine ..	81,162 94	2,500 00
United States.....	New York, N. Y....	3,535 00	5,000 00
Vermont.....	Burlington, Vt....	8,000 00	1,000 00
Washington.....	New York, N. Y....	20,014 70	.....
Total.....		\$3,085,371 35	\$147,635 00

## ACCIDENT AND LIFE

Pacific Mutual, Life Department.....	San Francisco, Cal	\$1,970 00	.....
Pacific Mutual, Accident Department....	San Francisco, Cal	.....	.....
Travelers' Life Department.....	Hartford, Conn....	124,756 00	\$91,500 00
Travelers', Accident Department.....	Hartford, Conn....	.....	.....
Total.....		\$126,729 00	\$91,500 00

## No. 9.

*each Company, December 31, 1887.*

## COMPANIES.

Value of out- standing poli- cies "actuaries rate" and 4 per cent. interest.	Unpaid divi- dends due policy- holders.	All other lia- bilities to policy- holders or annuitants.	All other liabilities except guarantee capital.	Total liabilities except guar- antee capital.	Surplus as regards pol- icyholders.
\$26,571,393 00	\$139,194 13	\$9,274 13	.....	\$26,901,190 26	\$5,649,498 19
3,381,692 00	3,070 10	11,546 84	\$2,559 38	3,431,985 32	470,886 28
50,345,975 00	179,410 00	322,416 52	.....	51,140,389 77	5,486,731 16
65,804,441 00	101,544 00	119,105 00	.....	66,286,354 00	16,689,328 20
444,170 00	.....	8,138 75	.....	452,308 75	168,032 76
11,621,502 00	49,110 51	42,527 62	.....	11,821,728 11	1,251,519 26
502,094 00	.....	591,975 10	.....	1,275,548 10	318,426 17
4,727,420 00	19,988 15	5,848 60	.....	4,765,169 75	1,345,739 67
13,778 79	.....	.....	.....	13,778 79	120,310 67
2,774,001 00	16,082 19	9,910 18	.....	2,831,360 61	239,287 96
6,048 47	.....	.....	.....	23,548 47	88,651 58
9,652,389 00	71,358 27	.....	18,700 00	9,831,165 57	1,602,030 88
8,257,149 00	24,991 71	1,837 60	.....	8,309,795 31	702,584 23
3,716,185 00	4,727 07	301,556 09	1,539 00	4,043,632 14	863,392 10
1,802,870 00	.....	599,74	.....	1,821,469 74	131,645 27
111,488,776 00	.....	123,914 36	.....	111,948,351 03	6,326,615 67
38,333,923 00	213,591 65	5,419 57	.....	38,834,065 33	3,276,596 76
3,434,152 67	67,141 09	226,446 85	.....	3,735,740 61	669,573 59
1,432,563 00	.....	5,458 85	.....	1,463,832 85	864,578 92
16,215,021 00	96,381 09	.....	.....	16,400,799 09	2,672,631 49
69,946,756 00	.....	65,929 69	.....	70,659,560 91	11,846,793 06
24,508,027 00	95,000 00	61,990 12	16,748 64	24,816,129 72	4,020,225 43
10,414,616 00	35,022 92	243,230 44	19,000 00	10,762,903 36	1,813,191 94
8,900,646 00	.....	240,217 89	.....	9,281,569 89	1,208,118 39
127,735 00	.....	.....	.....	194,735 00	177,197 02
11,199,047 00	26,002 55	394 37	447 01	11,251,780 93	2,180,767 71
1,481,064 00	.....	.....	.....	1,482,064 00	485,305 13
3,801,858 00	.....	.....	.....	3,816,993 00	791,176 66
3,296,398 00	.....	168,437 70	1,811 65	3,485,131 35	283,453 21
5,626,647 00	4,730 84	2,605 02	1,000 00	5,718,645 80	295,876 73
5,070,596 00	.....	3,753 44	3,831 09	5,086,715 53	611,559 66
240,971 00	.....	.....	.....	249,971 00	80,919 02
8,273,960 00	.....	7,504 84	3,125 65	8,304,605 19	502,873 64
\$513,413,864 93	\$1,147,346 27	\$2,580,039 31	\$68,762 42	\$520,443,019 28	\$73,235,518 41

## INSURANCE COMPANIES.

\$1,504,609 00	.....	.....	.....	\$1,578,104 23	\$89,154 31
71,525 23	.....	.....	.....	.....	.....
6,714,440 00	.....	\$5,000 00	\$10,000 00	7,676,483 95	1,907,265 36
730,787 95	.....	.....	.....	.....	.....
\$9,021,362 18	.....	\$5,000 00	\$10,000 00	\$9,254,588 18	\$1,996,419 67

TABLE No. 10.

*Detailed Statement of Income of each Company, for the year ending December 31, 1887.*

## LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Received for premiums.	Received for annuities.	Total.	Received for interest and dividends.	Received for rents.	Received from all other sources.	Total income during the year.
Ætna.....	Hartford, Conn.....	\$3,201,344 72	.....	\$3,201,344 72	\$1,618,165 45	.....	\$11,203 46	\$4,890,713 23
Berkshire.....	Pittsfield, Mass.....	753,364 89	.....	753,364 89	171,971 23	.....	.....	940,152 73
Connecticut Mutual.....	Hartford, Conn.....	4,422,465 07	.....	4,422,465 07	2,539,106 53	.....	98,830 10	7,465,362 30
Equitable Life Assur. Soc. of the U. S.	New York, N. Y.....	18,712,003 90	\$403,771 57	19,115,775 47	3,648,232 85	476,840 97	.....	23,240,849 29
Equitable.....	Des Moines, Ia.....	70,460 60	.....	70,460 60	39,125 69	689 99	605 00	110,881 28
Germania.....	New York, N. Y.....	1,746,404 48	34,370 06	1,780,774 54	562,355 31	49,449 61	3,442 44	2,396,021 90
Hartford Life and Annuity.....	Hartford, Conn.....	45,789 63	.....	45,789 63	30,920 30	3,908 69	928,680 46	979,299 08
Home.....	Brooklyn, N. Y.....	756,817 00	.....	756,817 00	290,316 65	6,513 88	.....	1,053,647 53
Imperial.....	Detroit, Mich.....	48,819 17	.....	48,819 17	4,046 29	.....	.....	52,865 46
John Hancock Mutual.....	Boston, Mass.....	1,031,845 31	.....	1,031,845 31	165,056 33	432 59	644 56	1,197,978 79
Life Indemnity and Investment Co.....	Waterloo, Ia.....	113,114 10	.....	113,114 10	6,010 83	.....	.....	119,124 93
Manhattan.....	New York, N. Y.....	1,263,287 34	1,109 20	1,264,396 54	511,974 86	56,838 75	4,974 95	1,838,185 10
Massachusetts Mutual.....	Springfield, Mass.....	1,434,458 24	.....	1,434,458 24	381,674 70	35,022 85	787 89	1,851,943 68
Metropolitan.....	New York, N. Y.....	5,618,767 49	.....	5,618,767 49	181,804 33	29,143 13	.....	5,829,714 95
Michigan Mutual.....	Detroit, Mich.....	591,635 85	.....	591,635 85	108,761 84	.....	195 40	700,593 69
Mutual.....	New York, N. Y.....	16,978,319 00	132,582 62	17,110,901 62	5,431,925 16	404,589 54	172,506 14	23,119,922 46
Mutual Benefit.....	Newark, N. J.....	4,755,089 67	53,147 22	4,808,236 89	2,227,435 77	28,993 64	.....	7,064,666 30
National.....	Montpelier, Vt.....	954,305 29	.....	954,305 29	212,142 30	7,413 32	13,586 79	1,187,447 90
National Life of the U. S. A.....	Washington, D. C.....	.....	.....	.....	85,035 72	94,554 75	.....	1,232,174 07
New England Mutual.....	Boston, Mass.....	2,337,006 99	.....	2,337,006 99	861,947 47	21,553 29	109,605 04	3,379,942 79
New York.....	New York, N. Y.....	16,573,911 55	1,252,980 46	17,826,892 01	3,639,236 79	86,579 49	38,136 63	21,590,844 92
Northwestern Mutual.....	Milwaukee, Wis.....	5,220,953 12	.....	5,220,953 12	1,563,221 42	75,095 45	849 54	6,806,119 13
Penn Mutual.....	Philadelphia, Pa.....	2,341,497 44	.....	2,341,497 44	608,729 32	32,305 45	17,738 87	3,000,271 08
Phoenix Mutual.....	Hartford, Conn.....	691,680 75	.....	691,680 75	573,452 80	44,438 46	660 00	1,309,582 01
Provident Savings Life Assur. Soc.....	New York, N. Y.....	989,416 92	.....	989,416 92	12,896 64	.....	.....	1,002,313 56

Provident Life and Trust Company.....	Philadelphia, Pa.....	2,203,521 32	27,659 49	2,231,180 81	547,854 14	7,850 00	.....	2,786,985 55
Prudential Insurance Co. of America.....	Newark, N. J.....	2,942,257 18	.....	2,942,257 18	69,050 41	2,043 98	.....	3,013,350 97
State Mutual.....	Worcester, Mass.....	898,116 26	.....	898,116 26	203,090 55	.....	33 51	1,101,240 32
Union Central.....	Cincinnati, Ohio.....	1,109,398 09	.....	1,109,398 09	186,087 81	6,978 70	1,888 01	1,394,953 21
Union Mutual.....	Portland, Maine.....	687,920 59	406 89	688,327 48	241,403 12	21,350 05	383,794 00	984,875 25
United States.....	New York, N. Y.....	745,459 44	.....	745,459 44	257,026 01	2,809 44	18,164 72	1,023,459 61
Vermont.....	Burlington, Vt.....	51,710 02	.....	51,710 02	17,486 63	.....	827 02	70,553 66
Washington.....	New York, N. Y.....	1,651,211 21	3,000 00	1,654,211 21	393,158 97	19,057 85	8,603 46	2,075,031 49
Total.....	.....	\$101,024,286 83	\$1,909,027 51	\$102,933,314 34	\$27,391,404 02	\$1,934,561 27	\$1,405,757 99	\$133,775,037 62

## ACCIDENT AND LIFE INSURANCE COMPANIES.

Pacific Mutual.....	San Francisco, Cal.....	\$459,926 38	\$6,000 00	\$459,926 38	\$119,110 75	.....	\$109 50	\$579,146 63
Travelers.....	Hartford, Conn.....	3,201,755 82	.....	3,201,755 82	487,650 65	\$36,540 96	.....	3,725,946 81
Total.....	.....	\$3,655,682 20	\$6,000 00	\$3,661,682 20	\$606,760 78	\$36,540 96	\$109 50	\$4,305,093 44

a. Accident premiums, \$110,212.51.

b. Accident premiums, \$2,102,257.70.



TABLE  
*Detailed Statement of Expenditures*  
 LIFE INSURANCE

Name of Company.	LOSSES AND CLAIMS.		LAPSED, SURRENDERED AND PURCH'D POLICIES.	
	Cash.	Note.	Cash.	Note.
Etna.....	\$2,063,491 39	\$77,640 73	\$278,291 86	\$31,141 16
Berkshire .....	412,295 93	22,493 07	147,875 56	10,616 18
Connecticut Mutual .....	3,604,935 82	55,794 27	542,971 78	33,338 28
Equitable Life Assur. Soc. of the U. S.	6,187,211 23		1,555,515 28	
Equitable .....	38,911 69		9,074 87	
Germania .....	926,611 58		135,523 20	
Hartford Life and Annuity .....	588,185 00		25,208 12	
Home.....	344,124 18	25,687 17	44,738 66	29,698 60
Imperial.....	20,350 00			
John Hancock Mutual.....	388,996 05	8,079 88	21,738 42	1,996 33
Life Indemnity and Investment Co....	73,810 00			
Manhattan.....	813,729 03	60,055 85	146,766 53	37,771 19
Massachusetts Mutual.....	652,113 58	18,023 10	116,300 89	30,904 64
Metropolitan.....	2,110,195 06	3,197 70	33,522 92	4,738 58
Michigan Mutual.....	187,531 54		19,312 92	
Mutual.....	8,387,505 07		3,086,733 15	
Mutual Benefit .....	2,758,373 83	151,806 77	451,294 17	140,904 82
National.....	224,572 33	548 44	111,108 65	2,827 77
National Life of the U. S. A.....	113,860 48		93,667 51	409 41
New England Mutual .....	1,272,851 74	43,745 26	257,377 83	58,080 41
New York .....	5,315,644 56	13,639 15	1,867,723 90	13,980 31
Northwestern Mutual .....	1,721,108 63		160,621 07	8,468 57
Penn Mutual.....	638,013 48	20,713 52	190,255 97	26,204 09
Phoenix Mutual .....	715,461 44	64,140 60	90,725 18	24,701 29
Provident Savings Life Assur. Soc....	321,407 00		3,039 30	
Provident Life and Trust Company ...	547,018 51		79,944 62	245 26
Prudential Insurance Co. of America.	853,818 64		94 84	
State Mutual.....	303,079 92		46,271 57	
Union Central.....	133,377 66	2,938 03	53,386 00	83,766 15
Union Mutual .....	631,667 15		39,281 58	18,235 13
United States.....	478,015 81		46,714 10	
Vermont.....	15,240 00		5,657 32	
Washington .....	678,662 59		252,766 89	
Total.....	\$43,522,170 92	\$568,503 54	\$9,913,504 66	\$558,028 17

ACCIDENT AND LIFE

Pacific Mutual.....	\$181,352 05	\$428 60	\$43,336 14	\$4,099 02
Travelers' .....	1,325,549 14		66,711 97	
Total .....	\$1,506,901 19	\$428 60	\$110,048 11	\$4,099 02

No. 11.

*for the year ending December 31, 1887.*

## COMPANIES.

DIVIDENDS TO POLICY-HOLDERS.		Dividends to stock holders.	Commissions to agents.	Salaries, medical fees and other charges to officers and employes.	All other expenditures.	Aggregate expenditures during the year.
Cash.	Note.					
\$475,248 42	\$99,845 57	\$112,500 00	\$354,611 27	\$132,833 35	\$256,261 10	\$3,881,864 85
104,882 10		1,785 00	76,694 98	58,085 75	42,488 80	877,217 37
1,133,545 40	43,715 76		261,566 53	136,412 51	595,703 22	6,407,983 57
2,319,783 30		7,000 00	1,984,887 60	739,565 23	1,345,191 49	14,139,154 13
9,298 99			6,669 94	15,853 12	4,295 93	84,104 54
240,026 27		24,000 00	187,807 50	129,764 54	57,084 86	1,709,817 95
34,591 90		20,000 00	106,525 95	60,060 11	40,709 80	875,280 88
47,633 05	67,486 94	15,000 00	107,226 18	80,966 59	34,924 65	797,486 02
806 74			8,716 68	17,150 10	7,488 24	54,511 76
48,139 11	6,422 25		253,238 54	138,085 62	145,238 29	1,011,934 49
43 12			1,753 39	27,346 70	8,619 23	111,572 44
218,648 50	5,542 45	32,000 00	225,991 60	95,000 78	100,143 91	1,735,649 84
143,584 53	54,307 56		136,046 89	175,284 41	123,422 46	1,449,988 06
34,288 31	8,064 63	35,000 00	876,057 67	825,003 99	731,276 59	4,661,345 45
49,541 65		17,500 00	101,236 82	66,194 78	33,162 92	474,480 63
2,654,185 38			2,052,722 60	641,317 55	955,474 25	17,777,988 09
1,200,263 53	23,533 22		502,995 85	157,538 82	328,796 05	5,715,506 56
106,004 25	179 22		139,819 13	44,095 86	41,324 13	670,479 78
		50,000 00	723 35	20,967 26	82,344 90	361,972 91
400,885 44	22,906 80		172,171 71	99,375 92	178,349 34	2,505,744 45
2,322,290 75	1,932 12		2,717,371 96	592,188 54	980,753 58	13,825,524 87
1,457,611 09			719,398 99	206,628 02	497,863 48	4,771,699 85
374,970 27	62,976 54		196,419 45	213,299 35	120,029 45	1,851,882 12
118,492 09	1,868 84	24,000 00	59,852 66	90,092 42	119,010 04	1,308,344 56
368,981 46			110,751 74	39,193 28	73,912 58	917,285 36
272,583 99	4,275 96		209,567 47	112,103 19	96,769 78	1,322,508 78
		80,730 00	837,257 76	636,994 62	123,598 66	2,532,494 52
141,623 87			117,191 44	40,722 35	35,564 91	684,454 06
20,564 72	4,521 44	10,000 00	170,646 76	253,904 19	61,795 46	794,900 41
40,332 69	14,117 00		60,578 15	146,887 92	79,885 10	1,030,984 72
		30,800 00	116,947 11	111,244 49	85,833 44	860,554 95
2,174 23		6,000 00	4,111 12	15,183 09	8,727 75	57,093 51
157,171 00		8,547 00	112,988 56	128,094 70	163,071 72	1,501,302 46
\$14,498,196 15	\$421,696 30	\$474,862 00	\$12,990,547 44	\$6,247,438 65	\$7,568,116 11	\$96,763,063 94

## INSURANCE COMPANIES.

\$34,738 18	\$1,034 96	\$10,000 00	\$60,028 19	\$54,416 03	\$21,207 00	\$410,640 17
		95,000 00	672,764 27	292,504 84	297,986 20	2,751,516 42
\$34,738 18	\$1,034 96	\$106,000 00	\$732,792 46	\$346,920 87	\$319,193 20	\$3,162,156 59

TABLE No. 12.

*Comparative Statement of Total Assets and Liabilities, Income and Expenditures of Life and Accident Companies, for the year ending December 31, 1887.*

## LIFE INSURANCE COMPANIES.

Name of Company.	Location.	ASSETS AND LIABILITIES.			INCOME AND EXPENDITURES DURING 1887.			
		Assets.	Liabilities.	Surplus over Liabilities.	Income.	Expenditures.	Income over expenditures.	Expenditures over income.
Etna.....	Hartford, Conn....	\$32,550,688 45	\$26,901,190 26	\$5,649,498 19	\$4,830,713 23	\$3,881,864 85	\$948,848 38	.....
Berkshire.....	Pittsfield, Mass....	3,962,871 60	3,431,985 32	520,886 28	940,152 73	877,217 37	62,935 36	.....
Connecticut Mutual.....	Hartford, Conn....	56,627,129 93	51,140,389 77	5,486,731 16	7,465,362 30	6,407,983 57	1,057,378 73	.....
Equitable L. Assur. Soc. of the U. S.	New York, N. Y....	82,975,682 20	66,286,354 00	16,689,328 20	23,240,849 29	14,139,154 13	9,101,695 16	.....
Equitable.....	Des Moines, Iowa..	620,341 51	452,308 75	168,032 76	110,881 28	84,104 54	26,776 74	.....
Germania.....	New York, N. Y....	13,073,247 37	11,821,728 11	1,251,519 26	2,396,021 90	1,700,817 95	695,203 95	.....
Hartford Life and Annuity.....	Hartford, Conn....	1,593,974 27	1,275,548 10	318,426 17	979,299 08	875,280 88	104,018 20	.....
Home.....	Brooklyn, N. Y....	6,110,909 42	4,765,169 75	1,345,739 67	1,053,647 53	797,486 02	256,161 51	.....
Imperial.....	Detroit, Mich....	134,089 46	13,778 79	120,310 67	52,865 46	54,511 76	\$1,646 30	.....
John Hancock Mutual.....	Boston, Mass....	3,070,648 57	2,831,360 61	239,287 96	1,197,978 79	1,011,934 49	186,044 30	.....
Life Indemnity and Investment Co.	Waterloo, Iowa....	112,200 05	23,548 47	88,651 58	119,124 93	111,572 44	7,552 49	.....
Manhattan.....	New York, N. Y....	11,433,196 45	9,851,165 57	1,602,030 88	1,838,185 10	1,735,649 84	102,535 26	.....
Massachusetts Mutual.....	Springfield, Mass.	9,012,379 54	8,369,795 31	702,584 23	1,851,943 68	1,449,988 06	401,955 62	.....
Metropolitan.....	New York, N. Y....	4,907,024 24	4,043,632 14	863,392 10	5,829,714 95	4,661,345 45	1,168,369 50	.....
Michigan Mutual.....	Detroit, Mich....	1,953,115 01	1,821,469 74	131,645 27	700,583 09	474,480 63	226,102 46	.....
Mutual.....	New York, N. Y....	118,274,956 70	111,948,351 03	6,326,615 67	23,119,922 46	17,777,938 09	5,341,984 37	.....
Mutual Benefit.....	Newark, N. J....	42,110,692 09	38,834,065 33	3,276,526 76	7,064,066 30	5,715,506 56	1,349,159 74	.....
National.....	Montpelier, Vt....	4,405,314 20	3,735,740 61	669,573 59	1,187,447 90	670,479 78	516,968 12	.....
National Life of the U. S. A.	Washington, D. C.	2,398,411 77	1,463,832 85	864,578 92	232,174 07	361,972 91	129,798 84	.....
New England Mutual.....	Boston, Mass....	19,073,430 58	16,400,799 09	2,672,631 49	3,379,912 79	2,505,744 45	874,168 34	.....
New York.....	New York, N. Y....	82,506,353 97	70,659,560 91	11,846,793 06	21,590,844 92	12,825,524 87	7,765,320 05	.....
Northwestern Mutual.....	Milwaukee, Wis....	28,836,355 13	24,816,129 72	4,020,225 41	6,890,119 13	4,771,639 85	2,088,419 28	.....
Penn Mutual.....	Philadelphia, Pa....	12,576,065 30	10,762,993 36	1,813,191 94	3,000,271 08	1,851,882 12	1,148,388 96	.....
Phoenix Mutual.....	Hartford, Conn....	10,459,688 28	9,281,569 89	1,208,118 39	1,309,582 01	1,308,314 56	1,257 45	.....
Provident Savings Life Assur. Soc....	New York, N. Y....	371,932 02	194,735 00	177,197 02	1,002,313 56	917,285 36	85,028 20	.....

Provident Life and Trust Co. ....	Philadelphia, Pa. . .	13,432,548 64	11,251,789 93	2,180,767 71	2,786,985 55	1,322,508 78	1,464,476 77
Prudential Ins. Co. of America. ....	Newark, N. J. ....	1,967,369 13	1,482,064 00	485,305 13	3,013,350 97	2,532,494 52	480,856 45
State Mutual. ....	Worcester, Mass. . .	4,608,169 65	3,816,993 00	791,176 66	1,101,240 32	684,454 06	416,786 26
Union Central. ....	Cincinnati, Ohio . .	3,768,584 56	3,485,131 35	283,453 21	1,364,953 21	794,900 41	570,052 80
Union Mutual. ....	Portland, Me. ....	6,014,522 53	5,718,645 80	295,876 73	984,875 25	1,030,984 72	46,109 47
United States. ....	New York, N. Y. . .	5,698,275 19	5,086,715 53	611,559 66	1,023,459 61	869,554 95	153,904 66
Vermont. ....	Burlington, Vt. . .	330,890 62	249,971 00	80,919 02	70,533 66	57,093 51	13,400 15
Washington. ....	New York, N. Y. . .	8,807,478 83	8,304,005 19	502,873 64	2,075,091 49	1,501,302 46	573,729 03
Total. ....		\$593,678,537 09	\$520,443,019 28	\$73,235,518 41	\$138,775,037 62	\$96,763,063 94	\$37,189,528 29
							\$177,554 61

## ACCIDENT AND LIFE INSURANCE COMPANIES.

Pacific Mutual. ....	San Francisco, Cal. .	\$1,667,258 54	\$1,578,104 23	\$89,154 31	\$579,146 63	\$410,640 17	\$168,506 46
Travelers. ....	Hartford, Conn. ....	9,583,749 31	7,676,483 95	1,907,265 36	3,725,946 81	2,751,516 42	974,430 39
Total. ....		\$11,251,007 85	\$9,254,588 18	\$1,996,419 67	\$4,305,093 44	\$3,162,156 59	\$1,142,936 85



TABLE No. 13.

*Showing the aggregate amount of each item of Assets, Liabilities, Income and Expenditures of all Life Companies doing business in this State.*

Description.	33 Companies. *
<b>I. ASSETS.</b>	
Real estate owned by the companies .....	\$62,246,074 06
Loans on bonds and mortgages .....	242,826,487 33
Loans on collaterals .....	28,051,365 79
Premium notes and loans on policies in force .....	15,336,397 78
Bonds and stocks owned by the companies .....	205,396,976 17
Cash in office and in bank .....	22,154,612 70
Deferred and unpaid premiums .....	8,611,839 93
All other admitted assets .....	9,054,783 93
Total assets .....	\$593,678,537 69
<b>II. LIABILITIES.</b>	
Losses and claims adjusted and unadjusted .....	\$3,085,371 35
Losses and claims resisted .....	147,635 00
Value of outstanding policies "actuaries rate" and 4 per cent. interest .....	513,413,864 93
Unpaid dividends due policyholders .....	1,147,346 27
All other liabilities to policyholders or annuitants .....	2,580,039 31
All other liabilities excepting guarantee capital .....	68,762 42
Total liabilities .....	\$520,443,019 28
Surplus as regards policyholders .....	73,235,518 41
Total liabilities and surplus .....	\$593,678,537 69
<b>III. INCOME.</b>	
Received for premiums .....	\$101,024,286 83
Received for annuities .....	1,909,027 51
Total premiums received .....	\$102,933,314 34
Received from interest and dividends .....	27,391,404 02
Received from rents .....	1,984,561 27
Received from all other sources .....	1,465,757 99
Total income during the year .....	\$133,775,037 62
<b>IV. EXPENDITURES.</b>	
Losses and claims—cash .....	\$43,522,170 92
Losses and claims—note .....	568,503 54
Lapsed, surrendered and purchased policies—cash .....	9,913,504 66
Lapsed, surrendered and purchased policies—note .....	553,028 17
Dividends to policyholders—cash .....	14,498,196 15
Dividends to policyholders—note .....	421,696 30
Dividends to stockholders .....	474,862 00
Commissions to agents .....	12,990,547 44
Salaries, medical fees and other charges of officers and employees .....	6,247,438 65
All other expenditures .....	7,568,116 11
Total expenditures during the year .....	\$96,763,063 94
Income over expenditures .....	37,011,973 68
Total .....	\$133,775,037 62

\*Pacific Mutual and Travelers' Life and Accident not included.

TABLE No. 14.

*Showing the aggregate amount of Assets and Liabilities, and surplus over Liabilities, on the 31st day of December, 1887, and the aggregate amount of Income and Expenditures, and Income over Expenditures, for the year ending December 31, 1887, of the Life and Accident Companies doing business in this State.*

I. ASSETS.	
Life companies.....	\$593,678,537 69
Life and Accident Companies .....	11,251,007 85
Total assets .....	\$604,929,545 54
II. LIABILITIES.	
Life companies .....	\$520,443,019 28
Life and Accident companies.....	9,254,588 18
Total liabilities.....	\$529,697,607 46
Life companies, surplus over liabilities.....	73,235,518 41
Life and Accident companies, surplus over liabilities.....	1,996,419 67
Total liabilities and surplus.....	\$604,929,545 54
III. INCOME.	
Life companies .....	\$133,775,037 62
Life and Accident companies .....	4,305,093 44
Total income.....	\$138,080,131 06
IV. EXPENDITURES.	
Life companies .....	\$96,763,063 94
Life and Accident companies.....	3,162,156 59
Total expenditures.....	\$99,925,220 53
Life companies, income over expenditures.....	37,011,973 68
Life and accident companies, income over expenditures .....	1,142,936 85
Total expenditures and income over expenditures.....	\$138,080,131 06

TABLE No. 15.  
*Detailed Statement showing the Policy Account of each Company for the year 1887.*  
 LIFE INSURANCE COMPANIES.

Name of Company.	Policies in force at the commencement of the year.		New policies issued, restored and increased during the year.		Total.		Policies terminated during the year.		Policies in force at end of year.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Ethna</i> .....	63,293	\$92,262,969 44	7,446	\$14,486,886 00	70,739	\$106,749,855 44	5,254	\$9,377,521 00	65,485	\$97,372,334 44
<i>Berkshire</i> .....	7,822	17,877,227 00	2,052	5,146,376 00	9,874	23,023,603 00	1,507	3,815,283 00	8,367	19,208,320 00
<i>Connecticut Mutual</i> .....	63,027	150,528,923 00	3,812	9,870,874 00	66,839	159,899,797 00	3,536	8,997,299 00	63,483	\$93,992,498 00
<i>Equitable Life Ass. Soc. of U. S.</i> .....	110,292	411,779,098 00	34,700	138,023,105 00	144,992	549,892,203 00	15,838	66,772,641 00	129,454	483,029,562 00
<i>Equitable</i> .....	1,719	2,138,028 00	198	371,912 00	1,917	2,509,940 00	179	307,348 00	1,738	2,202,592 00
<i>Germania</i> .....	24,586	41,802,340 00	3,320	5,444,595 00	27,906	47,246,935 00	1,984	3,629,793 00	25,922	43,617,142 00
<i>Hartford Life and Annuity</i> .....	1,941	1,308,920 00	6	10,436 00	1,947	1,319,356 00	103	148,834 00	1,844	1,170,522 00
<i>Home</i> .....	10,183	19,450,061 00	2,266	5,211,041 00	12,451	24,661,102 00	1,378	2,904,506 00	11,073	21,756,596 00
<i>Imperial</i> .....	980	1,821,500 00	691	2,262,500 00	1,671	4,084,000 00	343	666,000 00	1,328	3,418,000 00
<i>John Hancock Mutual</i> .....	5,449	8,978,510 00	538	1,151,847 00	6,007	10,130,357 00	579	1,028,707 00	5,428	3,101,650 00
<i>Life Indemnity and Invest. Co.</i> .....	2,969	7,270,000 00	301	657,000 00	3,270	7,927,000 00	833	2,143,500 00	2,437	5,778,500 00
<i>Manhattan</i> .....	13,138	36,251,889 00	2,538	7,691,774 00	15,676	43,943,663 00	1,649	4,925,052 00	14,027	\$9,018,611 00
<i>Massachusetts Mutual</i> .....	16,537	41,246,538 00	3,139	10,600,193 00	19,676	51,846,731 00	1,988	6,871,673 00	17,688	44,435,058 00
<i>Metropolitan</i> .....	3,759	4,694,351 00	127	135,100 00	3,886	4,739,451 00	362	466,661 00	3,524	4,272,790 00
<i>Michigan Mutual</i> .....	8,964	16,553,922 97	2,684	5,175,723 93	11,648	21,729,646 90	1,827	3,619,490 53	9,821	18,080,156 37
<i>Mutual</i> .....	129,846	393,776,174 00	22,323	69,641,110 00	152,169	463,417,284 00	11,339	35,833,925 00	140,830	427,533,359 00
<i>Mutual Benefit</i> .....	58,633	143,186,056 00	6,289	16,078,824 00	59,922	159,265,480 00	4,560	12,076,077 00	55,362	147,189,403 00
<i>National</i> .....	12,235	20,059,596 00	3,927	8,226,779 00	16,162	28,286,285 00	2,174	3,363,911 00	14,348	24,922,324 00
<i>National Life of the U. S. A.</i> .....	3,044	4,267,415 00	17	1,677 00	3,061	4,269,092 00	371	666,126 00	2,690	3,615,966 00
<i>New England Mutual</i> .....	22,819	67,241,961 00	2,773	7,967,623 00	25,692	75,209,584 00	1,775	5,455,460 00	23,817	69,754,124 00
<i>New York</i> .....	97,719	304,373,540 00	28,522	106,749,295 00	126,241	411,122,835 00	12,918	55,599,449 00	113,323	355,523,386 00
<i>Northwestern Mutual</i> .....	56,544	127,629,993 00	13,394	35,608,930 00	69,948	163,238,833 00	5,442	15,023,510 00	64,406	147,615,323 00
<i>Pacific Mutual</i> .....	3,185	8,073,900 00	523	1,362,069 00	3,708	9,435,969 00	397	1,021,086 00	3,311	8,414,823 00
<i>Penn Mutual</i> .....	22,162	53,911,873 00	5,118	12,817,177 00	27,280	66,729,050 00	2,371	5,834,405 00	24,909	60,844,645 00
<i>Phoenix Mutual</i> .....	17,988	25,056,692 00	1,136	1,777,065 00	19,124	27,433,697 00	1,447	2,268,718 00	17,677	25,164,889 00
<i>Provident Sav. L. Assur. Soc.</i> .....	8,779	36,000,696 00	4,032	15,717,200 00	12,811	51,717,896 00	1,358	5,406,835 00	11,453	46,311,061 00
<i>Provident Life and Trust Co.</i> .....	16,352	50,914,298 00	3,363	10,120,783 00	19,715	61,035,081 00	1,378	3,897,398 00	18,337	57,937,653 00
<i>Prudential Ins. Co. of America</i> .....	427	585,500 00	574	689,000 00	1,001	1,274,500 00	265	329,500 00	735	945,000 00
<i>State Mutual</i> .....	7,902	20,981,321 00	1,554	4,246,317 00	9,456	25,227,638 00	607	1,905,798 00	8,789	23,321,840 00
<i>Travelers</i> .....	18,402	34,171,625 00	3,292	7,640,124 00	21,694	41,811,749 00	1,905	4,330,658 00	19,789	37,481,091 00

ACCIDENT AND LIFE INSURANCE COMPANIES.

Union Central.....	13,343	22,539,569 00	7,473	14,026,108 00	20,816	36,565,737 00	4,100	8,841,204 00	16,626	27,724,553 00
Union Mutual.....	14,111	25,185,946 40	2,569	4,933,215 20	16,680	30,119,161 60	2,220	4,411,744 11	14,460	25,707,417 49
United States.....	10,765	21,109,155 00	2,468	5,641,120 00	13,173	26,750,275 00	1,469	3,452,996 00	11,704	23,207,279 00
Vermont.....	1,204	1,420,090 00	654	457,006 00	1,858	1,877,096 00	293	311,125 00	1,565	1,505,971 00
Washington.....	16,504	36,574,831 00	3,627	8,288,276 00	20,131	44,863,107 00	2,370	5,356,580 00	17,761	39,206,527 00
Total.....	861,025	\$2,251,534,808 81	177,376	\$537,202,001 13	1038,401	\$2,788,736,809 94	95,793	\$201,655,413 64	942,608	\$2,497,081,596 30

Pacific Mut. Accident Dept. ....	3,481	8,260,350 00	12,408	27,951,850 00	15,889	36,212,200 00	8,203	20,504,350 00	7,596	15,707,550 00
Travelers' Accident Dept.....	73,789	296,352,110 00	110,262	274,828,429 00	181,051	481,180,539 00	106,112	252,771,307 00	77,939	228,400,232 00
Total .....	77,270	\$214,612,460 00	122,670	\$302,780,279 00	199,940	\$517,392,739 00	114,405	\$273,275,657 00	85,535	\$244,117,082 00

INDUSTRIAL BUSINESS.

Germania.....	16,214	\$1,736,204 00	.....	.....	16,214	\$1,736,204 00	4,719	\$462,196 00	11,495	\$1,274,008 00
John Hancock Mutual.....	148,850	17,805,910 00	114,830	\$13,334,392 00	263,080	31,140,302 00	60,213	7,337,800 00	203,467	23,802,502 00
Metropolitan.....	106,875	110,500,338 00	705,806	84,639,115 00	1832,081	203,619,436 00	487,556	55,801,169 00	1345,125	147,738,287 00
Prudential Ins. Co. of America..	548,435	39,328,627 00	519,577	62,202,191 00	1068,010	119,530,821 00	331,101	37,836,733 00	736,909	81,094,088 00
Total .....	1780,372	\$198,431,169 00	1400,213	\$157,535,704 00	3180,585	\$356,026,873 00	883,589	\$101,497,898 00	2296,996	\$254,528,975 00

"a" Safety fund depart't certifi'es.	20,190	\$53,569,000 00	4,373	\$10,326,500 00	24,568	\$63,895,500 00	2,583	\$6,919,000 00	21,985	\$56,976,500 00
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TABLE No. 16.

*Comparative Statement showing Policies in force December 31, 1887, and the Net Assets and Official Valuation of Policies, and the ratio to the amount insured.*

## LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Commenced business	Policies in force December 31, 1887.			Net assets or actual reserve.		Official valuation of policies, actuaries' rate, and 4 per cent. interest.	
			No.	Amount.	Average of each policy ..	Amount.	Per et. of amount insured	Amount.	Per et. of amount insured
Aetna.....	Hartford, Conn.....	1850	65,485	\$97,372,334 44	\$1,486 33	\$32,220,891 19	33.09	\$26,571,393 00	27.29
Berkshire.....	Pittsfield, Mass.....	1851	8,367	19,208,320 00	2,295 72	3,852,578 28	20.06	3,381,692 00	17.61
Connecticut Mutual.....	Hartford, Conn.....	1846	63,483	150,962,498 00	2,378 47	55,832,706 16	36.98	50,345,975 00	33.14
Equitable Life Assurance Soc. of the U.S.....	New York, N. Y.....	1859	129,454	483,026,562 00	3,700 38	82,493,769 20	17.08	65,804,441 00	13.62
Equitable.....	Des Moines, Ia.....	1867	1,738	2,202,592 00	1,267 31	612,202 76	27.79	444,170 00	20.17
Germania .....	New York, N. Y.....	1860	25,922	43,617,142 00	1,682 63	12,873,021 26	28.67	11,621,502 00	25.89
Hartford Life and Annuity.....	Hartford, Conn.....	1867	11,495	1,274,098 00	110 85	654,659 35	55.91	502,094 00	42.88
Home.....	Brooklyn, N. Y.....	1860	11,073	1,170,972 00	1,244 89	6,073,139 67	27.91	4,727,420 00	21.73
Imperial.....	Detroit, Mich.....	1886	1,328	21,736,596 00	1,964 83	134,089 46	3.92	15,778 79	.40
John Hancock Mutual.....	Boston, Mass.....	1862	5,428	9,101,650 00	2,573 80	3,013,288 96	9.16	2,774,001 00	8.43
Life Indemnity and Investment Co.....	Waterloo, Iowa.....	1881	2,437	5,778,500 00	2,371 15	94,700 05	1.64	6,048 47	.10
Manhattan .....	New York, N. Y.....	1850	14,027	39,018,611 00	2,781 68	11,254,419 88	28.84	9,652,389 00	24.74
Massachusetts Mutual.....	Springfield, Mass.....	1851	17,688	44,435,058 00	2,512 16	8,959,733 23	20.16	8,257,149 00	18.76
Metropolitan .....	New York, N. Y.....	1867	3,524	4,272,790 00	1,212 48	4,579,577 10	3.01	3,716,185 00	2.44
Michigan Mutual.....	Detroit, Mich.....	1867	1,345,125	147,758,287 00	109 85	1,934,515 27	10.61	1,892,870 00	9.97
Mutual.....	New York, N. Y.....	1843	9,821	18,080,156 37	1,840 91	117,815,391 67	27.55	111,488,776 00	26.07
Mutual Benefit.....	Newark, N. J.....	1845	140,830	427,583,359 00	3,036 17	41,610,519 76	28.27	38,333,923 00	26.04
National.....	Montpelier, Vt.....	1850	55,302	147,189,403 00	2,658 67	4,108,726 26	16.47	3,434,152 67	13.78
National Life of the U. S. A.....	Washington, D. C.....	1868	14,348	24,922,324 00	1,736 99	2,207,141 92	63.53	1,432,565 00	39.62
New England Mutual.....	Boston, Mass.....	1843	2,690	3,615,966 00	1,344 23	18,887,652 49	27.08	16,215,021 00	23.25

New York.....	New York, N. Y.....	1845	113,323	355,523,386 00	3,137 26	81,793,549 06	23.01	69,946,756 00	19.67
North Western Mutual.....	Milwaukee, Wis.....	1858	64,406	147,615,323 00	2,291 95	28,528,252 43	19.33	24,508,027 00	16.60
Penn Mutual.....	Philadelphia, Pa.....	1847	24,909	60,844,645 00	2,442 68	12,227,807 94	20.10	10,414,616 00	17.12
Phoenix Mutual.....	Hartford, Conn.....	1851	17,677	25,164,889 00	1,423 60	10,108,764 39	40.17	8,900,646 00	35.37
Provident Savings Life Assurance Soc.....	New York, N. Y.....	1875	11,453	46,311,061 00	4,043 58	304,932 02	.66	127,735 00	.28
Provident Life and Trust Co.....	Philadelphia, Pa.....	1865	18,337	57,137,653 00	3,115 98	13,379,814 71	23.42	11,199,047 00	19.60
Prudential Insurance Co. of America.....	Newark, N. J.....	{ 1876 Ind	735 736,909	945,000 00 81,694,088 00	1,285 71 110 86	1,966,369 13	2.38	1,481,064 00	1.79
State Mutual.....	Worcester, Mass.....	1845	8,789	23,321,840 00	2,653 53	4,593,034 66	19.69	3,801,858 00	16.30
Union Central.....	Cincinnati, O.....	1867	16,626	27,724,533 00	1,667 54	3,579,851 21	12.91	3,296,398 00	11.93
Union Mutual.....	Portland, Maine.....	1849	14,460	25,707,417 49	1,777 83	5,922,523 73	23.04	5,626,647 00	21.89
United States.....	New York, N. Y.....	1850	11,704	23,297,279 00	1,991 39	5,682,155 66	24.39	5,070,596 00	21.77
Vermont.....	Burlington, Vt.....	1869	1,565	1,565,971 00	1,000 62	321,890 02	20.36	240,971 00	15.39
Washington.....	New York, N. Y.....	1860	17,761	39,506,527 00	2,224 34	8,776,883 64	22.22	8,273,960 00	20.92
Total.....	Life.....	919,508	\$2,451,185,482 30	\$2,665 76	\$586,483,522 52	21.68	\$513,413,864 93	18.98	
	Industrial.....	2,296,996	254,528,975 00	110 81					

## ACCIDENT AND LIFE INSURANCE COMPANIES.

Pacific Mutual, Life Department.....	San Francisco, Cal. ....	1868	3,311	\$8,414,823 00	\$2,541 47	\$1,665,288 54	6.90	\$1,504,609 00	17.88
Pacific Mutual, Accident Department .....	San Francisco, Cal. ....	1868	7,596	15,707,850 00	2,067 91			71,525 23	.46
Travelers' Life Department.....	Hartford, Conn. ....	1866	19,789	37,481,091 00	1,894 04			6,714,440 00	17.91
Travelers', Accident Department.....	Hartford, Conn. ....	1864	77,939	228,409,282 00	2,930 62	9,352,493 31	3.52	739,787 95	.32
Total .....			108,635	\$200,012,966 00	\$2,669 61	\$11,017,781 85	3.80	\$9,021,362 18	3.76
"a" Safety Fund dep't cert's, net assets and reserve liabilities.....			21,985	\$56,976,500 00	\$2,591 61	\$744,091 72	1.31	\$578,230 90	1.01

TABLE No. 17.

*Comparative Table of the aggregate business of Life Insurance Companies doing business in this State during each of the years 1869, 1870, 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886 and 1887.*

Year.	Policies in force December 31.			Premiums received including renewals.	Losses paid.	Income.	Expenditures.	Per cent. of expenditures to—				
	Number of companies	Policies in force December 31.						Per cent. of losses paid to premiums received.	Prem's received.	Income.	Policies in force.	
		Number	Average									
1869.....	83	688,004	\$1,880,814,512	\$2,733.73	\$87,195,705.84	\$15,352,870.45	\$100,219,479.66	\$55,369,633.99	17.61	63.50	55.25	2.94
1870.....	76	758,446	2,032,568,981	2,679.91	92,554,510.40	19,392,306.70	109,152,167.25	65,050,929.75	20.95	70.28	59.60	3.20
1871.....	66	773,749	2,052,771,102	2,653.02	93,419,386.00	21,947,488.00	110,740,676.93	74,132,828.01	23.49	77.35	66.94	2.61
1872.....	60	795,689	2,038,176,592	2,586.66	95,344,713.30	24,810,161.96	114,146,117.17	77,915,294.40	26.00	81.72	68.26	3.79
1873.....	50	776,623	1,979,062,377	2,548.98	91,784,205.01	24,774,793.53	113,706,047.73	80,991,359.79	28.99	88.24	71.23	4.09
1874.....	47	804,637	1,981,213,826	2,468.36	90,022,959.86	25,536,612.14	116,241,045.94	83,449,302.67	28.37	92.70	71.79	4.21
1875.....	41	770,639	1,892,303,379	2,455.58	83,910,244.30	27,680,211.08	108,553,400.64	80,624,840.43	32.99	96.08	74.27	4.26
1876.....	38	700,835	1,728,803,844	2,466.56	71,793,854.20	25,927,878.30	95,837,879.10	76,635,951.95	26.11	106.77	79.99	4.43
1877.....	33	616,335	1,512,101,252	2,453.38	61,861,770.48	25,590,922.25	77,815,736.98	69,947,257.91	41.04	118.69	86.75	4.86
1878.....	32	589,859	1,422,419,019	2,411.46	55,275,633.97	28,054,199.45	73,867,975.89	65,173,439.19	50.75	126.54	89.89	4.92
1879.....	28	586,860	1,383,156,376	2,431.45	50,981,084.33	29,119,395.31	73,867,975.89	64,229,306.21	57.12	157.84	88.11	4.71
1880.....	30	596,492	1,596,492	2,411.41	51,800,123.33	29,087,156.69	74,609,844.66	65,561,313.50	56.09	123.83	86.07	4.46
1881.....	30	601,863	1,529,134,522	2,310.35	55,700,233.88	30,991,392.11	79,482,361.06	66,769,233.23	55.58	117.58	82.49	4.19
1882.....	30	706,973	1,624,798,367	2,294.15	66,915,364.18	34,259,042.62	92,618,402.82	72,584,428.10	49.72	111.12	78.90	4.11
1883.....	32	767,598	1,753,492,205	2,284.30	66,915,364.42	35,584,786.91	97,414,914.46	77,590,145.38	51.17	108.47	78.37	4.14
1884.....	33	831,004	1,871,427,175	2,242.83	71,841,297.94	39,584,408.58	107,630,228.96	82,722,763.90	49.67	103.66	76.87	4.15
1885.....	34	1,347,375	2,006,667,154	1,533.85	90,379,357.89	39,343,213.01	119,302,727.13	83,193,545.31	49.60	103.66	76.87	4.15
1886.....	35	1,413,802	2,305,127,179	1,630.45	102,933,314.34	44,090,674.46	133,775,037.62	96,763,063.94	43.53	94.26	71.41	3.69
1887.....	35	942,008	2,497,081,396	2,649.12	102,933,314.34	44,090,674.46	133,775,037.62	96,763,063.94	42.84	94.01	72.33	3.88
Aggr.....	813	15,114,703	\$35,009,523,560	\$2,316.25	\$1,453,730,092.80	\$550,980,310.35	\$1,894,367,292.69	\$1,414,137,305.21	37.90	97.28	74.65	4.04
Average	43	795,512	\$1,842,606,503	\$2,316.25	\$76,512,110.19	\$23,998,963.70	\$89,703,541.72	\$74,428,279.22	37.90	97.28	74.65	4.04

NOTE.—For 1886 and prior years the industrial business was entered when not separated in the statements.

TABLE No. 18.

*Detailed Statement showing the number and amount of policies terminated during the year, and cause of termination, including the amount reinsured.*

## LIFE INSURANCE COMPANIES.

Name of Company.	By death.		By expiry and maturity.		By surrender.		By lapse.		By change and decrease.		Not taken.		Reinsured.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna	889	\$1,460,578	994	\$1,151,543	855	\$1,284,810	1,269	\$2,967,290	24	\$55,406	1,223	\$2,457,894	...	...	5,254	\$9,377,521
Berkshire	87	172,949	171	358,717	136	521,441	554	1,177,173	16	46,500	466	1,089,500	77	\$449,003	1,507	3,815,283
Connecticut Mutual	1,290	3,117,889	318	663,541	734	2,190,857	780	1,840,546	1	509,966	233	644,500	...	...	3,356	8,907,299
Equitable Life Assurance Soc. of the U. S.	1,376	5,637,942	376	1,064,779	2,017	9,691,100	7,805	26,649,503	...	...	3,964	23,729,317	...	...	15,538	66,772,641
Equitable	19	29,953	9	3,911	13	7,703	108	210,531	24	36,250	6	19,000	...	...	179	307,348
Germania	399	650,865	169	211,824	383	802,847	602	999,111	7	96,540	424	868,966	...	...	1,984	3,629,793
Hartford Life and Annuity	21	25,786	8	12,267	66	76,788	...	...	6	15,500	...	...	5	18,043	100	148,384
Home	135	288,447	52	80,753	655	1,458,212	267	478,250	3	43,500	266	555,344	...	...	1,378	2,904,506
Imperial	11	21,000	951	471,000	...	...	2	8,000	...	2,000	79	164,000	...	...	343	2,696,000
John Hancock Mutual	67	125,214	138	290,994	102	157,829	181	241,677	5	48,441	79	162,500	7	32,052	579	1,028,707
Life Indemnity and Investment Co	23	57,500	781	2,017,250	25	57,250	...	...	...	...	4	16,500	...	...	835	2,148,500
Manhattan	283	780,720	51	91,567	118	369,709	627	1,693,900	102	322,100	468	1,691,056	...	...	1,649	4,925,052
Massachusetts Mutual	202	480,823	222	469,235	423	1,001,889	576	1,574,820	...	519,695	565	1,908,500	...	916,711	1,988	6,871,673
Metropolitan	97	116,649	21	21,934	130	194,929	105	124,000	2	3,000	7	6,149	...	...	302	406,661
Michigan Mutual	69	140,864	8	9,675	321	358,080	1,139	2,461,588	101	246,783	189	432,500	...	...	1,827	3,649,490
Mutual	1,870	6,465,346	580	1,689,485	2,182	9,341,638	9,924	27,793,791	54	559,390	2,733	8,004,965	...	...	11,339	35,833,925
Mutual Benefit	891	2,739,147	706	1,829,954	1,479	4,120,493	920	2,119,300	...	...	560	1,267,183	...	...	4,500	12,076,077
National	113	212,171	24	12,950	558	969,500	532	953,000	79	228,340	568	988,000	...	...	2,174	3,363,961
National Life of the U. S. A.	47	115,576	10	11,579	287	398,013	11	13,000	16	42,958	...	...	...	...	371	666,126
New England Mutual	321	933,483	173	315,160	468	1,234,132	538	1,920,375	6	211,120	299	840,390	...	85,000	1,775	5,455,460



Table No. 18—Continued.

Name of Company.	By death.		By expiry and maturity.		By surrender.		By lapse.		By change and decrease.		Not taken.		Reinsured.		Total.		
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
New York .....	1,167	\$4,067,472	451	\$513,228	1,454	\$9,557,735	5,068	\$15,614,241	.....	\$869,987	4,778	\$21,564,636	.....	\$3,412,150	12,918	\$55,599,449	
Northwestern Mutual ..	603	1,387,169	219	2,881,392	406	871,947	2,839	6,291,602	.....	378,712	1,352	3,812,688	.....	.....	5,442	15,623,510	
Pacific Mutual.....	40	116,893	42	112,870	89	237,052	180	399,800	.....	.....	44	106,000	.....	28,471	1,397	1,021,086	
Penn Mutual.....	261	607,737	101	219,042	380	882,519	1,056	2,192,177	.....	.....	542	1,490,900	.....	174,160	2,371	5,884,405	
Phoenix Mutual .....	324	552,570	236	214,566	183	256,238	383	526,158	.....	277,938	199	338,450	.....	102,798	1,447	2,268,718	
Provident Savings Life Assurance Society....	92	372,400	878	3,463,125	12	11,750	16	8,060	.....	101,000	249	906,000	.....	544,500	1,358	5,406,835	
Provident Life and Trust Co.....	126	365,867	76	153,830	260	783,594	804	2,068,500	.....	328,607	53	197,000	.....	.....	1,378	3,897,398	
Prudential Ins. Co. of America.....	9	12,500	.....	.....	.....	.....	188	219,000	.....	11,000	61	87,000	.....	.....	266	329,500	
State Mutual.....	98	938,140	85	150,393	179	440,722	171	461,500	.....	240,793	126	308,250	.....	66,000	667	1,905,798	
Travelers.....	176	315,052	46	58,042	165	267,447	948	2,110,200	.....	584,015	302	737,100	.....	258,802	1,905	4,330,658	
Union Central.....	75	123,145	93	154,110	118	215,117	2,120	3,489,240	.....	516,638	1,502	4,342,954	.....	.....	4,190	8,841,204	
Union Mutual.....	228	492,388	393	622,645	69	169,557	824	1,637,086	.....	56,690	688	1,346,600	.....	86,778	2,220	4,411,744	
United States.....	175	379,345	84	196,073	97	143,546	724	1,540,456	.....	179,526	337	839,500	.....	31	174,550	1,469	3,452,996
Vermont .....	16	20,857	5	5,633	75	79,400	116	115,550	.....	.....	75	64,000	.....	25,085	2,393	311,125	
Washington .....	200	483,036	71	111,848	423	1,156,107	1,079	2,106,332	.....	50,355	569	1,388,902	.....	.....	2,370	5,356,580	
Total .....	11,790	\$83,107,473	7,842	\$19,544,915	15,162	\$49,329,351	36,476	\$94,021,957	.....	\$6,891,530	23,040	\$82,385,484	.....	\$6,374,763	95,793	\$291,655,413	



TABLE No. 19.

*Table of the number, amount and mode of termination of Policies, (including those re-insured), and the percentage of the number and amount of each to the whole number and amount of policies terminated during the year ending December 31, 1887 :*

Total.	Number.	Amount.	PER CENT.	
			Number.	Amount.
By death . . . . .	11,790	\$33,107,473	12.31	11.35
By expiry and maturity . . . . .	7,842	19,544,915	8.18	6.70
By surrender . . . . .	15,162	49,329,351	15.83	16.91
By lapse . . . . .	36,476	94,021,957	38.08	32.24
By change and decrease . . . . .	1,167	6,891,530	1.22	2.36
Not taken . . . . .	23,040	82,385,484	24.05	28.25
Re-insured . . . . .	316	6,374,703	33	2.19
Total . . . . .	95,793	\$291,655,413	100.00	100.00

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# CO-OPERATIVE TABLES.

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TABLE No. 1.

*Showing Assets and Liabilities of Co-operative Associations or Societies transacting business in this State for the year 1887.*

Associations or Societies.	Location.	ASSETS.			Total assets.	LIABILITIES.			
		Cash and invested assets.	Due from members.	All other assets.		Claims for losses unpaid.	Claims for losses resisted.	All other liabilities.	Total liabilities.
Etna Mutual Accident of Streator, Ill. . . . .	Streator, Ill. . . . .	\$82 23			\$82 23				
Assessment Association of the Ancient Order of Hibernians of the State of Ill. . . . .	Joliet, Ill. . . . .	3,939 46	\$11,100 47		15,009 93	\$15,000 00			\$15,000 00
Bankers' Life. . . . .	Des Moines, Ia. . . . .	354,467 82	25,740 00	\$2,439 75	382,647 57	12,000 00		\$4,070 00	16,070 00
Bankers' Life Association of Minnesota. . . . .	St. Paul, Minn. . . . .	153,594 42	61,589 39	3,595 18	218,579 02	12,225 00	\$6,000 00		18,225 00
Bay State Beneficiary . . . . .	Westfield, Mass. . . . .	84,387 78	109,000 00		193,387 78	109,500 00			109,500 00
Bloomington Masonic Aid. . . . .	Bloomington, Ill. . . . .	203 47			203 47	158 65		900 00	1,058 65
Bloomington Mutual Life Benefit. . . . .	Bloomington, Ill. . . . .	23,909 16	\$6,500 00		110,409 16	86,500 00	1,792 97	9,551 72	97,844 69
Canton Masonic Mutual Beneficent. . . . .	Canton, Ill. . . . .	1,825 27	28,016 43	145 50	29,987 20	16,000 00	3,000 00	3,400 16	22,490 16
Capital Accident and Disability . . . . .	Springfield, Ill. . . . .	2,188 97			2,188 97			2,188 97	2,188 97
Chicago Guarantee Fund Life. . . . .	Chicago, Ill. . . . .	33,622 88	656 65	1,102 69	35,381 62		3,000 00	2,000 00	5,000 00
Chicago Mutual Life Indemnity . . . . .	Chicago, Ill. . . . .	5,424 46		25 00	5,449 46		1,000 00	3,365 13	4,365 13
Commercial Life and Accident . . . . .	Chicago, Ill. . . . .	3,768 94	1,944 81		5,713 75	1,112 24	100 00	1,242 24	2,454 99
Covenant Mutual Benefit Ass'n of Ill. . . . .	Galesburg, Ill. . . . .	315,354 94	218,820 94	11,256 88	545,432 76	188,750 00	25,025 00	14,755 22	229,130 22
Decoratur Mutual Life and Accident Relief . . . . .	Decoratur, Ill. . . . .	1,492 53	1,680 00		3,172 53	2,000 00		2,551 21	4,551 21
Equitable Accident. . . . .	Binghamton, N. Y. . . . .	10,382 82	26,571 00	2,959 40	40,113 22	9,105 63		16,372 64	25,478 27
Evangelical Aid . . . . .	Chicago, Ill. . . . .	154 96			154 96				
Farmers' and Mechanics' Mutual Aid . . . . .	St. Louis, Mo. . . . .	9,457 23	57,825 55		67,282 78	53,485 00		2,031 48	55,516 48
Fidelity Mutual Life . . . . .	Philadelphia, Pa. . . . .	114,644 76		1,900 30	116,605 06		10,000 00	7,034 24	17,034 24
Franklin Life. . . . .	Springfield, Ill. . . . .	456 09			456 09				
German Mutual Benefit . . . . .	Chicago, Ill. . . . .	19,132 16	10,330 00		29,462 16	10,330 00			10,330 00
Globe Union Life . . . . .	Mt. Carmel, Ill. . . . .	85 00	2,358 00		2,443 00				
Grand Circle of White Men. . . . .	Lanark, Ill. . . . .					2,400 00		306 90	2,400 00
Great Western Workmen's Mut. Aid. . . . .	Roodhouse, Ill. . . . .	4,071 04	1,630 17	325 00	6,026 21	4,218 67	300 00		4,518 67
Homoeopathic Aid. . . . .	Chicago, Ill. . . . .	200 00	926 00		1,126 00				
Home Masonic and General Aid. . . . .	Chicago, Ill. . . . .	772 65	28,450 00		29,222 65	3,000 00	26,000 00	823 67	29,823 67

Table No. 1—Continued.

Associations or Societies.	Location.	ASSETS.				LIABILITIES.			
		Cash and invested assets.	Due from members.	All other assets.	Total assets.	Claims for losses unpaid.	Claims for losses resisted.	All other liabilities.	Total liabilities.
Hotel Men's Mutual Benefit Association of the U. S. ....	Chicago, Ill. ....	\$2,470 85			\$2,470 85			\$1,595 00	\$1,595 00
Home Protection Aid .....	Abingdon, Ill. ....	2,181 88	\$4,721 10		6,902 98	\$4,721 10		4,721 10	4,721 10
Illinois Masons' Benevolent .....	Princeton, Ill. ....	66,832 63	64,497 47	\$13,500 00	144,830 10	57,104 50	\$9,000 00	1,378 53	67,483 03
Illinois Mutual Life Assurance .....	Joliet, Ill. ....	188 41			188 41				
Independent Order of the Knights and Ladies of Honor .....	Chicago, Ill. ....	103 47	454 00	677 75	1,235 22	239 00		801 86	1,040 86
Illinois Patrons' Aid .....	Clear Creek, Ill. ....	335 35			335 35	710 00			710 00
Knights Templar and Masons' Life Indemnity .....	Chicago, Ill. ....	31,940 13			31,940 13	20,294 25		639 94	20,934 19
Life Indemnity Association of America .....	Sparta, Ill. ....	37,722 27	33,097 22	771 25	71,590 74	14,750 00	4,000 00	411 00	26,200 48
Life and Reserve .....	Buffalo, N. Y. ....	107,108 15			107,108 15	5,250 00		7,450 48	56,775 00
Manufacturers' Accident Indemnity Co. ....	Geneva, N. Y. ....							51,525 00	
Massachusetts Benefit .....	Boston, Mass. ....	211,906 29	222,635 98	1,891 18	436,433 45	156,000 00	26,000 00		182,000 00
Masonic Benevolent Association of Central Illinois .....	Mattoon, Ill. ....	6,750 50	97,029 59	700 22	104,480 31	96,274 25		131 42	96,405 67
Masonic Relief .....	Clayton, Ill. ....	2,625 50		269 00	2,894 50				
Metropolitan Safety Fund Accident .....	Chicago, Ill. ....	2,411 55	4,288 00		6,699 55	1,000 00		2,678 42	3,678 42
Minnesota Scandinavian Relief .....	Red Wing, Minn. ....	14,774 86	15,300 00	260 00	30,334 86	17,500 00			17,500 00
Modern Woodmen of America .....	Fulton, Ill. ....	2,486 78			2,486 78				
Mutual Accident Association of the Northwest .....	Chicago, Ill. ....	10,004 10			10,004 10				
Mutual Benefit and Aid Society of Chicago .....	Chicago, Ill. ....	9,179 90		258 74	9,438 64	216 60			216 60
Mutual Benefit Life Ass'n of America .....	New York, N. Y. ....	137,398 50	151,932 64	5,000 00	294,331 14	61,500 00	85,000 00	3,697 61	150,197 61
Mutual Masonic Association of Chicago .....	Chicago, Ill. ....	930 14			930 14			8,500 00	8,500 00
Mutual Relief .....	Rochester, N. Y. ....	40,297 98	73,864 00	1,300 00	115,461 98	58,980 00	2,480 00		61,460 00
Mutual Reserve Fund Life .....	New York, N. Y. ....	1,472,200 49	718,535 49	12,242 39	2,202,978 37	393,694 00	46,000 00	455,120 18	894,814 18
National Alliance .....	New York, N. Y. ....	44,570 98	26,085 16	7,706 00	78,362 14	10,000 00			10,000 00
National Benefit .....	Indianapolis, Ind. ....	91,856 44	7,660 00	2,200 00	101,716 44	5,232 00			5,232 00
National Mutual Accident .....	Bloomington, Ill. ....	1,290 60	4,360 55		5,651 15	2,647 46	290 57		2,938 03

New Castle Mutual Assessment Life	New Castle, Pa.	27,112 88	12,475 61	39,588 49	16,600 00	4,868 04	21,468 04
New Home Life Association of Illinois	Nashville, Ill.	3,141 02	16,000 00	19,141 02	16,000 00	1,000 00	17,000 00
North American Accident	Chicago, Ill.	246 07		246 07			
North American Mutual Benefit	Chicago, Ill.	15,340 61		15,340 61			4,451 00
Northwestern Life	Bloomington, Ill.	4,762 92	47,553 44	52,316 36	39,300 00		49,800 00
Northwestern Masonic Aid	Chicago, Ill.	190,745 47	151,759 55	347,252 43	171,250 00	53,026 95	224,276 26
Northwestern Safety Fund Life	Chicago, Ill.	5,700 01		5,700 01		3,516 89	3,516 89
Northwestern Traveling Men's	Chicago, Ill.	7,516 95		7,516 95	20,000 00		20,000 00
Prairie State Beneficiary	Peoria, Ill.	812 07	747 89	1,559 96		349 50	349 50
Ry. Pass. and Freight Conductors' Mu.							
Aid Benefit Ass'n of U. S. and Canada	Chicago, Ill.	6,561 64	29,000 00	35,561 64	29,000 00		29,000 00
Security Accident Co. of Chicago	Chicago, Ill.	520 00		520 00			
Scandinavian Mutual Aid	Galesburg, Ill.	10,336 27	15,957 20	26,293 47	15,500 00	921 00	16,421 00
State Council of the Catholic Knights of Illinois		2,533 95	2,235 12	4,769 07	4,000 00	325 00	4,325 00
Sun Accident	Carlyle, Ill.	1,704 64	6,756 19	8,460 83	127 05	517 70	644 75
Union County Life	Jonesboro, Ill.						
Union Mutual Accident	Chicago, Ill.	9,414 24	69,425 59	80,272 19	19,982 30	7,031 72	52,494 02
Union Mutual Ass'n of Detroit, Mich.	Detroit, Mich.	3,433 33	24,335 65	27,820 57	16,900 00		20,900 00
United States Life and Accident	Chicago, Ill.	2,150 66	8,791 00	10,941 66	10,560 44	30 80	11,441 34
United States Mutual Accident	New York, N. Y.	51,011 06	64,608 00	139,047 21	36,993 00	23,337 08	85,330 68
U. S. Railway Mail Service Mut. Benefit	Camp Point, Ill.	306 28		306 28			
Unique Brotherhood	Chicago, Ill.	2,413 27	588 05	3,001 32		3,726 58	3,726 58
Western Union Mutual Life and Accident							
Society of the U. S.	Detroit, Mich.	36,709 20	52,856 33	89,565 53	17,500 00		17,500 00
Widows and Orphans Beneficiary Ass'n,							
of the Ancient O. of Hibernians of Ill.	Chicago, Ill.	3 05		3 05			
Total		\$3,821,302 28	\$2,601,062 73	\$6,222,520 15	\$1,849,847 14	\$702,042 05	\$2,870,752 73



TABLE No. II.  
*Showing Income and Disbursements of Co-operative Associations or Societies transacting business in this State,  
for the year ending December 31, 1887.*

Associations or Societies.	Location.	INCOME.			DISBURSEMENTS.			
		Mem'rsHIP fees and annu'l dues	Assess- ments.	From other sources.	Total receipts.	Paid for losses.	Paid for expenses.	Total dis- bursements.
Ætna Mutual Accident of Streator, Ill.	Streator, Ill.	\$1,182 00	\$722 00	\$61 00	\$1,965 00	\$216 52	\$1,666 25	\$1,882 77
Assessment Asso. of the Ancient Order of Hibernians of the State of Illinois.	Joliet, Ill.	2,254 21	7,770 38	3 35	10,027 94	8,000 00	286 30	8,286 30
Bankers' Life	Des Moines, Ia.	47,934 00	100,176 22	79,878 49	227,988 71	104,127 00	45,150 66	149,277 66
Bankers' Life Association of Minnesota	St. Paul, Minn.	34,983 33	71,957 77	33,204 73	140,145 83	64,786 00	33,841 74	98,627 74
Bay State Beneficiary	Westfield, Mass.	60,301 04	278,269 16	5,325 56	343,895 76	256,000 00	63,301 04	319,301 04
Bloomington Masonic Aid	Bloomington, Ill.	701 65	1,969 75	589 00	3,251 40	1,445 35	1,684 15	3,129 50
Bloomington Mutual Life Benefit	Bloomington, Ill.	37,123 76	220,189 01	3,748 89	261,061 66	193,478 22	64,115 58	257,593 80
Canton Masonic Mutual Beneficent	Canton, Ill.	649 70	28,632 65	2,937 99	31,623 34	25,849 15	4,672 51	30,521 66
Capitol Accident and Disability	Springfield, Ill.	9,956 99	8,027 00	.....	17,983 99	3,632 29	14,531 49	18,163 78
Chicago Guarantee Fund Life	Chicago, Ill.	17,981 98	47,902 55	9,169 15	74,993 68	32,000 00	26,675 34	58,675 34
Chicago Mutual Life Indemnity	Chicago, Ill.	9,700 60	7,240 49	1,881 43	18,822 52	3,752 94	13,690 52	17,443 46
Commercial Life and Accident	Chicago, Ill.	10,309 46	6,038 82	.....	16,348 28	5,654 38	10,309 46	15,963 84
Covenant Mutual Benefit Association of Illinois	Galesburg, Ill.	81,237 24	657,388 72	65,059 74	803,685 70	623,798 49	84,448 78	708,247 27
Deatur Mutual Life and Accident Re- lief	Deatur, Ill.	4,398 90	8,332 51	3,742 21	16,493 62	6,092 25	9,282 63	15,374 88
Equitable Accident	Binghampton, N. Y.	28,063 45	114,166 00	8,499 14	150,668 59	85,559 67	55,092 60	140,652 27
Evangelical Aid	Chicago, Ill.	3,618 90	.....	315 44	3,934 34	.....	4,193 05	4,193 05
Farmers and Mechanics' Mutual Aid	St. Louis, Mo.	6,584 00	99,802 00	2,090 00	108,476 00	77,847 00	29,597 02	107,444 02
Fidelity Mutual Life	Philadelphia, Pa.	87,292 47	163,230 04	6,983 28	257,505 79	122,173 60	97,831 61	220,005 21
Franklin Life	Springfield, Ill.	2,901 30	2,571 13	468 00	5,940 43	2,402 70	3,369 30	5,772 00
German Mutual Benefit	Chicago, Ill.	3,390 00	34,110 45	683 00	38,183 45	28,190 00	4,697 28	32,827 28
Globe Union Life	Mt. Carmel, Ill.	3,277 20	7,235 20	200 75	10,713 15	7,235 20	3,477 95	10,713 15
Grand Circle of White Men	Lanark, Ill.	263 50	.....	592 65	856 15	.....	856 15	856 15
Great Western Workmen's Mutual Aid.	Roodhouse, Ill.	4,043 22	19,017 07	243 00	23,303 29	18,956 66	5,958 90	24,915 56
Homœopathic Aid	Chicago, Ill.	4,427 00	.....	.....	4,427 00	.....	4,240 15	4,240 15
Home Masonic and General Aid	Chicago, Ill.	2,064 50	1,580 50	1,868 67	5,513 67	1,345 30	4,227 37	5,572 67

Hotel Men's Mutual Benefit Association of the U. S.	Chicago, Ill.	17,276 00	1,766 46	17,618 50	18,853 50	1,253 10	20,106 60
Home Protection Aid	Abingdon, Ill.	9,318 10	9,836 99	16,157 66	7,648 55	6,870 52	11,519 07
Illinois Masons' Benevolent	Princeton, Ill.	104,853 01	246 46	124,320 45	126,910 42	34,737 97	161,737 97
Illinois Mutual Life Assurance	Joliet, Ill.	553 79	2,001 86	5,856 55	513 35	2,242 05	2,242 05
Independent Order of the Knights and Ladies of Honor	Chicago, Ill.	3,300 90	329 40	3,300 90	3,300 90	5,239 73	5,753 08
Illinois Patrons' Aid	Clear Creek, Ill.	329 40	6 00	335 40	301 05	301 05	301 05
Knights Templar and Masons' Life Indemnity Co.	Chicago, Ill.	26,733 70	104,324 82	131,704 01	69,779 00	42,371 02	112,151 22
Life Indemnity Association of America	Sparta, Ill.	190 50	24 00	214 50	23,358 12	214 40	214 40
Life and Reserve	Buffalo, N. Y.	22,092 40	51,350 74	4,614 69	23,358 12	31,883 96	55,242 08
Manufacturers' Accident Indemnity Co.	Geneva, N. Y.	35,388 00	100,064 47	160,041 62	8,710 81	44,222 06	52,933 47
Massachusetts Benefit	Boston, Mass.	68,924 25	563,872 14	11,837 27	496,125 00	75,803 30	571,928 30
Masonic Benevolent Association of Central Illinois	Mattoon, Ill.	303 00	227,739 02	150 00	202,180 30	25,318 94	227,499 24
Masonic Relief	Clayton, Ill.	254 00	39,926 67	88 00	37,046 70	4,102 58	41,180 28
Metropolitan Safety Fund Accident	Chicago, Ill.	3,579 44	7,860 03	11,439 47	6,172 11	5,893 87	12,087 98
Minnesota Scandinavian Relief	Red Wing, Minn.	5,495 00	52,775 45	58,550 55	41,000 00	10,942 07	51,942 07
Modern Workmen of America	Fulton, Ill.	10,288 04	84,816 25	95,104 29	83,000 00	9,715 67	92,715 67
Mutual Accident Association of the Northwest	Chicago, Ill.	10,881 00	28,832 00	39,994 76	24,858 97	15,451 21	40,310 18
Mutual Benefit and Aid Society of Chicago	Chicago, Ill.	4,952 85	932 90	6,341 97	4,771 58	1,592 83	6,364 41
Mutual Benefit Life Association of America	New York, N. Y.	73,349 50	239,004 17	2,778 53	166,000 00	76,825 44	242,825 44
Mutual Masonic Association of Chicago	Chicago, Ill.	1,025 00	15,589 50	17,080 32	12,368 72	4,340 23	16,708 95
Mutual Relief	Rochester, N. Y.	61,156 89	327,906 86	1,028 44	325,238 36	61,296 63	386,534 99
Mutual Reserve Fund Life	New York, N. Y.	319,497 65	1,953,785 68	41,943 86	1,378,681 25	453,585 61	1,832,266 86
National Alliance	New York, N. Y.	32,185 26	54,926 60	2,357 69	21,070 69	40,685 51	61,736 20
National Benefit	Indianapolis, Ind.	33,070 24	33,642 26	66,712 50	21,207 36	30,572 64	51,780 00
National Mutual Accident	Bloomington, Ill.	10,166 20	8,479 96	1,570 00	4,756 83	17,103 03	21,859 86
New Castle Mutual Assessment Life	New Castle, Pa.	10,724 18	24,184 97	1,536 00	12,850 00	19,577 39	32,427 39
New Home Life Association of Illinois	Nashville, Ill.	3,675 70	56,384 91	1,718 34	58,166 74	6,939 17	63,105 91
North American Accident	Chicago, Ill.	2,215 00	1,049 80	3,264 80	887 03	2,315 00	3,102 03
North American Mutual Benefit	Chicago, Ill.	9,730 02	31,403 48	1,361 00	29,925 80	41,154 76	51,780 00
Northwestern Life	Bloomington, Ill.	9,409 80	95,829 00	105,238 80	85,312 57	19,454 86	104,767 43
Northwestern Masonic Aid	Chicago, Ill.	84,555 00	1,090,303 56	7,482 20	974,775 00	212,203 56	1,186,978 56
Northwestern Safety Fund Life	Chicago, Ill.	3,941 00	5,190 16	52 90	1,011 00	3,957 79	4,968 79
Northwestern Traveling Men's	Chicago, Ill.	3,938 00	142,420 00	889 95	140,297 00	9,543 68	149,840 68
Prairie State Beneficiary	Peoria, Ill.	971 00	924 07	2,344 57	112 00	1,420 50	1,582 50
Ry. Pass. and Freight Con. Mu. Aid and Benefit Association of U. S. and Can.	Chicago, Ill.	396 00	46,602 50	858 27	42,700 00	2,438 41	45,138 41

Table No. II.—Continued.

Associations or Societies.	Location.	INCOME.			DISBURSEMENTS.			
		Membership fees and annul dues	Assessments.	From other sources.	Total receipts.	Paid for losses.	Paid for expenses.	Total disbursements.
Security Accident Co. of Chicago .....	Chicago, Ill. ....	\$51 00	\$914 50	\$582 50	\$1,548 00	\$11 00	\$1,017 00	\$1,028 00
Scandinavian Mutual Aid .....	Galesburg, Ill. ....	12,286 30	38,793 35	569 18	51,648 83	41,367 00	10,729 27	52,096 27
State Council of the Catholic Knights of Illinois .....	Carlyle, Ill. ....	.....	12,853 72	1,862 66	14,716 38	11,000 00	1,883 06	12,883 06
Rock Island Accident .....	Rock Island, Ill. ....	2,460 88	1,552 82	2,500 00	6,513 70	867 95	5,065 66	5,933 61
Sun County Life .....	Jonesboro, Ill. ....	291 20	.....	130 00	421 20	.....	421 20	421 20
Union Mutual Accident .....	Chicago, Ill. ....	56,467 30	32,366 75	1,934 28	90,768 33	14,894 70	67,834 02	82,728 72
Union Mutual Association of Detroit, Michigan .....	Detroit, Mich. ....	7,499 00	55,135 09	.....	62,634 09	46,350 00	19,069 42	65,419 42
United States Life and Accident .....	Chicago, Ill. ....	8,200 00	3,338 25	755 40	12,313 65	4,053 85	9,471 90	13,525 75
United States Mutual Accident .....	New York, N. Y. ....	76,275 05	511,972 68	.....	588,247 73	290,244 05	276,702 06	566,946 11
U. S. Ry Mail Service Mutual Benefit .....	Camp Point, Ill. ....	850 00	1,930 00	.....	2,780 00	1,911 50	1,143 84	3,055 34
Western Brotherhood .....	Chicago, Ill. ....	385 40	672 54	3,932 58	4,990 52	205 00	4,456 45	4,662 03
Western Union Mutual Life and Accident Society of the U. S. ....	Detroit, Mich. ....	72,402 50	146,316 01	.....	218,718 51	136,500 00	72,402 50	208,902 50
Widows and Orphans Beneficiary Ass. of the Ancient Order of Hibernians, Ill. ....	Chicago, Ill. ....	516 90	8,000 00	.....	8,516 90	8,004 00	688 64	8,692 64
Total.....	.....	\$1,572,107 57	\$8,146,000 14	\$436,337 88	\$10,155,045 59	\$6,654,221 73	\$2,349,720 35	\$9,003,942 08

TABLE No. III.

*Showing a general summary of the business of each Co-operative Association or Society transacting business in this State, for the year ending December 31, 1887.*

Association or Society.	Location.	No. of POLICIES.			NUMBER OF POLICIES TERMINATED.				IN FORCE DEC. 31, 1887.		Average amt't paid on each policy.....
		In force Dec. 31, 1886.....	Written during the year.....	Total .....	By death .....	By surrender.	By lapse.....	Total .....	Number. ....	Amount .....	
Ætna Mutual Accident of Streator, Ill.....	Streator, Ill. ....	.....	492	492	.....	.....	.....	284	208	\$143,750	\$10 30
Assessment Association of the Ancient Order of Hi-bernians of the State of Illinois.....	Joliet, Ill.....	723	2,139	2,862	19	4	.....	234	247	2,615	1,000 00
Bankers' Life .....	Des Moines, Ia.....	6,600	2,639	8,639	52	9	.....	521	582	8,057	2,000 00
Bankers' Life Association of Minnesota.....	St. Paul, Minn.....	4,634	382	4,636	35	.....	.....	323	358	4,278	2,337 00
Bay State Beneficiary.....	Westfield, Mass.....	8,382	3,063	11,445	100	.....	.....	951	1,051	32,710,000	.....
Bloomington Masonic Aid.....	Bloomington, Ill.....	588	183	771	8	.....	.....	63	71	700	180 67
Bloomington Mutual Life Benefit.....	Bloomington, Ill.....	8,679	3,148	11,227	166	.....	.....	3,012	3,178	22,445,900	.....
Canton Masonic Mutual Benevolent.....	Canton, Ill.....	2,707	2,399	5,106	23	2,273	.....	424	2,720	2,386	1,880 00
Capital Accident and Disability.....	Springfield, Ill.....	1,048	1,983	3,031	9	154	.....	1,702	1,865	1,166	33 43
Chicago Guarantee Fund Life.....	Chicago, Ill.....	1,005	414	1,419	7	.....	.....	191	198	1,221	.....
Chicago Mutual Life Indemnity.....	Chicago, Ill.....	682	1,023	1,705	2	54	.....	651	707	998	938 24
Commercial Life and Accident.....	Chicago, Ill.....	850	1,628	2,478	3	.....	.....	1,491	1,494	984	.....
Covenant Mutual Benefit Association of Illinois.....	Galesburg, Ill.....	24,841	5,114	20,988	226	9	2,381	2,706	27,282	75,700,625	2,754 91
Decoratur Mutual Life and Accident Relief.....	Decoratur, Ill.....	800	1,191	1,991	12	96	.....	792	900	1,091	.....
Equitable Accident.....	Binghamton, N. Y.....	10,750	10,905	21,715	14	.....	9,324	9,338	12,377	38,923,200	.....
Evangelical Aid.....	Chicago, Ill.....	247	361	608	.....	.....	.....	.....	608	880,500	.....
Farmers and Mechanics Mutual Aid.....	St. Louis, Mo.....	5,291	890	6,184	35	26	993	1,059	5,125	10,494,000	1,844 85
Fidelity Mutual Life .....	Philadelphia, Pa.....	5,514	1,951	7,465	55	.....	886	911	6,554	15,438,350	.....
Franklin Life.....	Springfield, Ill.....	.....	714	996	3	.....	157	160	836	834,500	.....
German Mutual Benefit.....	Chicago, Ill.....	3,455	273	3,728	38	.....	18	56	3,672	3,672,000	.....
Gl'be Union Life.....	Mt. Carmel, Ill.....	1,068	759	1,827	12	.....	677	689	1,138	1,760,000	723 52
Grand Circle of White Men.....	Lanark, Ill.....	.....	584	584	.....	.....	.....	.....	584	1,168,000	.....
Great Western Workingmen's Mutual Ai- d.....	Roodhouse, Ill.....	1,074	522	1,596	41	281	773	1,095	501	1,015,000	336 20
Honcopathic Aid.....	Chicago, Ill.....	98	444	542	.....	.....	53	53	480	888,000	.....
Home Masonic and General Aid.....	Chicago, Ill.....	302	1,141	1,443	15	.....	371	386	1,057	2,629,500	149 47



Table No. III—Continued.

Association or Society.	Location.	No. of Policies.			NUMBER OF POLICIES TERMINATED.				IN FORCE DEC. 31, 1887.		Average am't paid on each policy .....
		In force Dec. 31, 1886.....	Written during the year.....	Total .....	By death.....	By surrender.	By lapse .....	Total .....	Number.....	Amount.....	
Hotel Men's Mutual Benefit Association of the U. S.	Chicago, Ill.	1,024	77	1,101	7	.....	69	76	1,025	2,975,000	849 83
Home Protection Aid.....	Abingdon, Ill.	1,404	565	1,969	13	.....	724	737	1,232	10,362,000	2,657 74
Illinois Masonic Benevolent .....	Princeton, Ill.	2,777	1,877	4,654	61	.....	474	535	4,119	290,000	.....
Illinois Mutual Life Assurance .....	Joliet, Ill.	.....	219	219	19	.....	.....	19	200	.....	.....
Independent Order of the Knights and Ladies of Honor.....	Chicago, Ill.	.....	914	914	2	.....	256	258	656	885,000	.....
Illinois Patrons' Aid.....	Clear Creek, Ill.	197	55	252	1	.....	.....	1	251	.....	.....
Knights Templar and Masons' Life Indemnity Co. ....	Chicago, Ill.	2,365	1,984	4,349	24	48	391	373	3,976	15,771,806	3,670 80
Life Indemnity Association of America.....	Sparta, Ill.	.....	204	204	1	.....	.....	1	203	303,000	.....
Life and Reserve.....	Buffalo, N. Y.	4,146	2,382	6,528	32	22	889	943	5,585	5,585,000	1,000 00
Manufacturers' Accident Indemnity Co. ....	Geneva, N. Y.	.....	7,204	7,204	.....	.....	3,403	3,403	3,801	12,088,275	.....
Massachusetts Benefit.....	Boston, Mass	12,702	1,741	14,443	163	.....	874	1,037	13,406	48,977,000	.....
Masonic Benevolent Association of Central Illinois.	Mattoon, Ill.	5,854	1,065	6,919	66	.....	1,753	1,819	5,100	19,077,500	3,676 00
Masonic Relief.....	Clayton, Ill.	1,801	127	1,928	21	.....	1,130	151	1,777	3,020,900	.....
Metropolitan Safety Fund Accident .....	Chicago, Ill.	1,409	1,400	2,809	.....	.....	1,140	1,140	1,669	3,559,500	33 28
Minnesota Scandinavian Relief.....	Red Wing, Minn.	2,680	890	3,570	27	.....	889	916	2,654	4,623,500	1,863 64
Modern Woodmen of America.....	Fulton, Ill.	8,298	8,562	16,860	39	.....	1,535	1,574	15,286	32,008,000	*
Mutual Accident Association of the Northwest .....	Chicago, Ill.	2,750	3,125	5,875	2	.....	979	981	4,894	24,470,000	124 74
Mutual Benefit and Aid Society of Chicago.....	Chicago, Ill.	378	39	317	4	.....	15	19	.....	.....	237 60
Mutual Benefit Life Association of America.....	New York, N. Y.	5,412	1,462	6,874	38	8	962	1,008	5,866	23,752,000	4,638 88
Mutual Masonic Association of Chicago.....	Chicago, Ill.	1,655	342	1,997	12	.....	167	179	1,818	7,715,000	1,030 72
Mutual Relief.....	Rochester, N. Y.	13,524	1,235	14,759	149	.....	2,179	2,328	12,431	27,092,000	.....
Mutual Reserve Fund Life.....	New York, N. Y.	37,953	11,023	48,976	419	1,076	4,856	6,351	42,625	156,554,100	3,517 04
National Alliance.....	New York, N. Y.	1,698	1,587	3,285	5	.....	.....	557	2,748	11,142,000	.....
National Benefit.....	Indianapolis, Ind.	3,150	3,506	6,656	5	.....	2,311	2,316	4,340	8,463,000	.....
National Mutual Accident.....	Bloomington, Ill.	2,791	1,461	4,252	.....	203	2,685	2,888	1,364	983,425	.....
New Castle Mutual Assessment Life.....	New Castle, Pa.	1,959	1,200	3,159	14	.....	786	800	2,359	4,480,750	.....
New Home Life Association of Illinois.....	Nashville, Ill.	3,446	797	4,243	23	20	1,090	1,133	3,110	6,490,000	1,898 15
North American Accident.....	Chicago, Ill.	304	550	854	.....	.....	154	154	.....	7,744,000	.....
North American Mutual Benefit.....	Chicago, Ill.	2,001	1,361	3,362	32	.....	652	684	2,678	7,196,000	.....
Northwestern Life.....	Bloomington, Ill.	4,612	1,327	5,939	57	1	2,060	2,118	3,821	7,582,000	.....

Northwestern Masonic Aid .....	Chicago, Ill. ....	37,020	8,384	45,404	328	.....	3,833	4,101	41,243	118,055,500	2,999 30
Northwestern Safety Fund Life .....	Chicago, Ill. ....	1,115	577	1,692	1	.....	270	271	1,421	1,421,000	733 56
Northwestern Traveling Men's .....	Chicago, Ill. ....	3,822	276	4,098	23	.....	164	193	3,905	19,525,000	5,000 00
Prairie State Beneficiary .....	Peoria, Ill. ....	.....	525	525	.....	2	152	154	371	574,000	.....
Railway Pass, and Freight Conductors' Mutual Aid and Benefit Association of the U. S. and Canada....	Chicago, Ill. ....	1,336	198	1,534	20	11	129	160	1,374	3,435,000	2,500 00
Security Accident Co. of Chicago .....	Chicago, Ill. ....	.....	291	291	.....	1	82	83	208	822,500	.....
Scandinavian Mutual Aid .....	Galesburg, Ill. ....	3,211	1,128	4,339	31	.....	176	207	4,132	6,513,000	.....
State Council of the Catholic Knights of Illinois .....	Carlyle, Ill. ....	541	321	861	6	.....	127	133	728	1,078,000	.....
Sun Accident .....	Rock Island, Ill. ....	.....	756	756	.....	9	407	416	340	250,000	.....
Union County Life .....	Jonesboro, Ill. ....	.....	260	260	.....	.....	.....	.....	260	260,000	.....
Union Mutual Accident .....	Chicago, Ill. ....	3,005	8,901	11,906	7	.....	5,831	5,838	6,068	26,402,750	70 71
United Mutual Association of Detroit, Mich. ....	Detroit, Mich. ....	2,551	363	2,914	29	.....	303	352	2,382	4,448,500	1,855 00
United States Life and Accident .....	Chicago, Ill. ....	276	425	701	15	.....	131	146	555	970,000	176 25
United States Mutual Accident .....	New York, N. Y. ....	32,407	27,836	60,243	23	.....	19,101	19,124	41,119	200,610,500	.....
U. S. Railway Mail Service Mutual Benefit .....	Camp Point, Ill. ....	455	360	815	2	.....	26	28	787	.....	955 75
Unique Brotherhood .....	Chicago, Ill. ....	52	295	257	.....	35	17	52	205	181,600	.....
Western Union Mutual Life and Accident Society of the U. S. ....	Detroit, Mich. ....	3,897	1,235	5,132	29	.....	316	345	4,787	23,497,500	.....
Widows' and Orphans' Beneficiary Association of the Ancient Order of Hibernians of Illinois .....	Chicago, Ill. ....	996	50	1,046	7	.....	138	145	901	901,000	1,000 00
Total .....	.....	305,420	154,404	459,824	2,637	4,442	89,496	96,575	363,249	\$1,111,668,591	.....

\*Paid in full.

TABLE No. IV.

*Showing a general summary of the business in the State of Illinois in the State of Co-operative Association or Society transacting business in the State, for the year ending December 31, 1887.*

Association or Society.	Location.	No. of Policies.		NUMBER OF POLICIES TERMINATED.					IN FORCE DEC. 31, 1887.		Average amt paid on each policy .....
		In force Dec. 31, 1886.....	Written during the year.....	Total .....	By death.....	By surrender.	By lapse .....	Total .....	Number .....	Amount.....	
Etna Mutual Accident of Streator, Ill.....	Streator, Ill.....		492	492			284	284	208	\$143,750	\$10 30
Assessment Association of the Ancient Order of Hibernians of the State of Illinois .....	Joliet, Ill.....	723	2,139	2,862	19	4	224	247	2,615	2,615,000	1,000 00
Bankers' Life.....	Des Moines, Ia.....	1,025	303	1,328	6		60	66	1,262	2,524,000	2,000 00
Bankers' Life Association of Minnesota.....	St. Paul, Minn.....										
Bay State Beneficiary .....	Westfield, Mass.....								24	89,000	
Bloomington Masonic Aid .....	Bloomington, Ill.....										
Bloomington Mutual Life Benefit.....	Bloomington, Ill.....	7,829	2,896	10,725	163		2,772	2,935	7,790	21,800,700	
Canton Masonic Mutual Benevolent.....	Canton, Ill.....	2,707	2,399	5,106	23	2,273	424	2,720	2,386	4,817,000	1,880 00
Capitol Accident and Disability .....	Springfield, Ill.....										
Chicago Guarantee Fund Life.....	Chicago, Ill.....	800	223	1,113	7		147	154	959	3,614,000	
Chicago Mutual Life Indemnity .....	Chicago, Ill.....	682	1,023	1,705	2	54	651	707	998	1,450,210	938 24
Commercial Life and Accident .....	Chicago, Ill.....	184	385	569			387	387	182	647,000	
Covenant Mutual Benefit Association of Illinois .....	Galesburg, Ill.....	8,121	1,005	9,126	83		806	889	8,237	25,691,875	
Decatur Mutual Life and Accident Relief .....	Decatur, Ill.....	800	1,191	1,991	12	96	792	900	1,091	1,841,950	
Equitable Accident .....	Binghampton, N.Y.....		327	327	1		73	74	253	751,500	
Evangelical Aid .....	Chicago, Ill.....	229	287	516					516	754,500	
Farmers' and Mechanics' Mutual Aid .....	St. Louis, Mo.....	59	58	117	2		2	4	113	223,500	2,034 00
Fidelity Mutual Life .....	Philadelphia, Pa.....	180	95	275			62	62	213	755,000	
Franklin Life .....	Springfield, Ill.....	282	714	996	3		137	160	836	884,500	
German Mutual Benefit .....	Chicago, Ill.....	1,499	73	1,572	17		7	24	1,548	1,548,000	
Globe Union Life.....	Mt. Carmel, Ill.....	1,008	759	1,827	12		677	689	1,138	1,760,000	733 52
Grand Circle of White Men .....	Lanark, Ill.....		584	584					584	1,168,000	
Great Western Workmen's Mutual Aid.....	Roodhouse, Ill.....	1,074	522	1,596	41	281	773	1,095	501	1,015,000	336 20
Homeopathic Aid.....	Chicago, Ill.....								332	511,000	
Home Masonic and General Aid.....	Chicago, Ill.....	302	1,141	1,443	15		371	386	1,057	2,629,500	149 47





Table No. IV—Continued.

Association or Society.	Location.	No. of Policies.			NUMBER OF POLICIES TERMINATED.				IN FORCE DEC. 31, 1887.		Average am't paid on each policy .....
		In force Dec. 31, 1886.....	Written during the year .....	Total .....	By death.....	By surrender.	By lapse .....	Total .....	Number.....	Amount .....	
Union Mutual Accident.....	Chicago, Ill.....	1,462	1,561	3,023	3	1,371	1,374	1,649	7,659,000	24 57	
Union Mutual Association of Detroit, Mich.....	Detroit, Mich.....	171	177	348			72	276	625,000		
United States Life and Accident.....	Chicago, Ill.....	1,795	2,557	4,352			1,392	2,960	13,679,750		
United States Mutual Accident.....	New York, N. Y.....										
U. S. Railway Mail Service Mutual Benefit.....	Camp Point, Ill.....	32	3	35		3	3	32			
Unique Brotherhood.....	Chicago, Ill.....	52	245	257		35	17	52	181,000		
Western Union Mut. Life and Accident Soc. of the U. S.....	Detroit, Mich.....	758	230	988	5	84	89	839	4,497,500		
Widows' and Orphans' Beneficiary Association of the Ancient Order of Hibernians of Illinois.....	Chicago, Ill.....										
Total.....		66,812	39,937	105,791	684	3,055	21,071	26,412	79,073	\$192,258,866	

CHARLES P. SWIGERT,  
Auditor Public Accounts.

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# LIFE INSURANCE COMPANIES

*Complying with the Insurance Laws of Illinois, for the year 1888.*

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Company Statements for the year ending December 31, 1887.

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# ÆTNA LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; incorporated in 1820; commenced business July, 1850;  
commenced business in Illinois January 18, 1860.]

MORGAN G. BULKELEY, PRESIDENT.

JOEL L. ENGLISH, SECRETARY.

IRA J. MASON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$1,250,000 00	
Amount of net ledger assets, December 31, 1886.....		\$30,285,672 34

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$444,404 43	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	2,757,694 26	
Total.....	\$3,202,098 69	
Deduct amount paid for re-insurance .....	753 97	
Total premium income .....	\$3,201,344 72	
Cash received for interest on mortgage loans.....	982,637 43	
Cash received for interest on bonds, and dividends on stocks .....	481,096 22	
Cash received for interest on premium notes, loans or liens..	84,401 95	
Cash received for interest on other debts due the company...	36,663 33	
Cash received as discount on claims paid in advance.....	11,203 46	
Cash received for interest on deposits.....	33,366 12	
Total income .....	\$4,830,713 23	
Total.....		\$35,116,385 57

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,466,627 83	
Premium notes, loans, or liens used in payment of the same..	58,759 40	
Cash paid for matured endowments and additions. ....	607,574 56	
Premium notes, loans, or liens used in payment of same .....	18,881 33	
Total.....	\$2,151,843 12	
Deduct amount received from other companies for losses or claims on policies of this company re-insured .....	10,711 00	
Amount paid for losses and matured endowments .....	\$2,141,132 12	



Cash paid for surrendered policies.....	120,054 01	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse .....	31,141 16	
Cash surrender values, including re-converted additions applied in payment of premiums .....	158,237 85	
Cash dividends paid to policyholders .....	475,248 42	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	99,845 57	
(Total paid to policyholders.....)	\$3,025,659 13	
Premium on bonds to reduce cost to par value 1886-7.....	84,620 91	
Cash paid stockholders for interest or dividends.....	112,500 00	
Cash paid for commissions to agents.....	354,611 27	
Cash paid for salaries and traveling expenses of managers and agents .....	40,045 92	
Cash paid for medical examiners' fees.....	25,069 00	
Cash paid officers and employes, except agents and examiners .....	67,718 43	
Cash paid for taxes and revenue stamps .....	93,479 26	
Cash paid for rents.....	11,362 57	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	630 98	
Cash paid for advertising .....	8,442 26	
Cash paid for the following items, viz: Supplies, express, telegraph, postage, printing, stationery, legal, incidentals, real estate and exchange.....	57,725 12	
Total disbursements.....		\$3,881,864 85
Balance—invested in the following assets—.....		\$31,234,520 72

## ASSETS.

	Ledger assets.	Admitted assets.
Cost and value of real estate .....	\$403,494 29	\$403,494 29
Loans secured by deed of trust or mortgages upon real estate .....	15,871,829 42	15,871,829 42
Loans secured by pledge of bonds, stocks or other collaterals .....	720,320 56	720,320 56
Loans made in cash on Company's policies as collateral.....	352,669 62	352,669 62
Premium notes, loans, or liens on policies in force.....	1,488,171 06	1,488,171 06
Cost and value of bonds and stocks .....	9,273,630 91	9,906,468 88
Cash in company's office.....	30,936 84	30,936 84
Cash deposited in banks and trust companies.....	3,080,235 71	3,080,235 71
Bills receivable.....	2,596 98	
Agents' ledger balances.....	10,635 33	
Total net or ledger assets.....	\$31,234,520 72	
Interest due and accrued on bonds and mortgages and trust deeds .....	295,482 08	295,482 08
Interest due and accrued on bonds and stocks.....	82,406 06	82,406 06
Interest due and accrued on collateral loans.....	3,385 00	3,385 00
Interest due and accrued on premium notes, loans, or liens.....	145,020 92	145,020 92
Net amount of uncollected and deferred premiums .....	170,268 01	170,268 01
Total assets.....	\$31,931,082 79	\$32,550,688 45

## ITEMS NOT ADMITTED.

Agents' balances.....	\$10,635 33
Bills receivable.....	2,596 98
Total.....	\$13,232 31

## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid.....	\$80,722 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	72,107 00	
Claims for death losses or other policy claims, resisted by the company.....	28,500 00	
Net value of outstanding policies—actuaries—4 per cent.....	26,571,393 00	
Amount of unpaid dividends due policyholders.....	139,194 13	
Amount of other liability of the company, viz: Premiums paid in advance .....	9,274 13	
Estimated surplus accrued on renewable term or other policies, the profits upon which are especially reserved for that class of policies.....	\$547,546 15	
Total liabilities.....		\$26,901 190 26
Surplus as regards policyholders .....		\$5,649,498 19

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	63,293	\$92,262,969 44
New policies issued, restored and increased, during the year.....	7,446	14,486,886 00
Total number and amount .....	70,739	\$106,749,855 44
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	889	\$1,460,578 00
By maturity, (end).....	786	639,055 00
By expiry, (term).....	208	512,488 00
By surrender.....	855	1,284,810 00
By lapse .....	1,269	2,967,290 00
By change and decrease.....	24	55,406 00
Not taken. ....	1,223	2,457,894 00
Total.....	5,254	9,377,521 00
Total policies in force at end of year 1887 .....	65,485	\$97,372,334 44

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	1,276	\$2,284,743 00
Policies in force at the end of the year.....	7,028	7,720,403 00
Premiums collected during the year.....		343,524 95
Losses and claims paid during the year .....	141	156,890 45

## BERKSHIRE LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Pittsfield, Mass.; incorporated May, 1851; commenced business September 4, 1851; commenced business in Illinois May 21, 1857.]

WILLIAM R. PLUNKETT, PRESIDENT.

JAMES W. HULL, SECRETARY.

WILLIAM H. SWIFT, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$25,500 00	
Amount of net ledger assets December 31, 1886 .....	\$3,697,588 36	
Increase in funds held to cancel contingent liabilities.....	509 18	
Extended at .....		\$3,698,097 54

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$234,285 85	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	534,862 97	
Total.....	\$769,148 82	
Deduct amount paid for re-insurance.....	15,783 93	
Total premium income.....	\$753,364 89	
Cash received for interest on mortgage loans.....	128,469 70	
Cash received for interest on bonds, and dividends on stocks.....	25,823 79	
Cash received for interest on premium notes, loans or liens.....	9,618 56	
Cash received for interest on other debts due the company ..	8,059 18	
Cash received for rents for use of company's property.....	14,816 61	
Total income .....		\$940,152 73
Total.....		\$4,638,250 27

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$181,251 73	
Premium notes, loans, or liens used in payment of the same.....	4,320 27	
Cash paid for matured endowments and additions.....	231,044 20	
Premium notes, loans, or liens used in payment of same.....	18,172 80	
Amount paid for losses and matured endowments.....	\$434,789 00	
Cash paid for surrendered policies.....	136,809 14	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse.....	10,616 18	
Cash surrender values, including re-converted additions applied in payment of premiums.....	11,066 42	
Cash dividends paid to policyholders .....	104,882 10	
(Total paid to policyholders..... \$698,162 84)		
Cash paid stockholders for interest or dividends .....	1,785 00	
Cash paid for commissions to agents.....	76,694 98	
Cash paid for salaries and traveling expenses of managers and agents.....	23,743 32	
Cash paid for medical examiners' fees.....	10,267 00	
Cash paid officers and employes, except agents and examiners.....	24,075 43	
Cash paid for taxes and revenue stamps.....	13,426 16	
Cash paid for rents .....	4,893 54	
Cash paid for advertising.....	5,302 48	
Cash paid for the following items, viz: Fire insurance, \$882.75; miscellaneous expenses, \$17,983.87 .....	18,866 62	
Total disbursements.....		\$877,217 37
Balance—invested in the following assets—.....		\$3,761,032 90

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$411,238 70	\$411,238 70
Loans secured by deed of trust or mortgages upon real estate .....	2,174,126 73	2,174,126 73
Loans secured by pledge of bonds, stocks or other collaterals.....	183,634 00	183,634 00
Premium notes, loans or liens on policies in force .....	139,751 06	139,751 06
Cost and value of bonds and stocks .....	731,845 25	781,990 00
Cash in company's office.....	526 26	526 26
Cash deposited in banks and trust companies .....	104,460 74	104,460 74
Agents' ledger balances.....	14,011 86	
Sundry debtors .....	923 72	
Rents accrued .....	514 58	514 58
Total net ledger assets.....	\$3,761,032 90	
Interest due and accrued on bonds and mortgages and trust deeds.....	34,089 14	34,089 14
Interest due and accrued on bonds and stocks.....	853 08	853 08
Interest due and accrued on premium notes, loans or liens.....	4,469 76	4,469 76
Net amount of uncollected and deferred premiums .....	67,217 55	67,217 55
Total assets.....	\$3,867,662 43	\$3,902,871 60

## ITEMS NOT ADMITTED.

Agents' balances.....	\$14,011 86
Sundry debtors.....	923 72
Total.....	<u>\$14,935 58</u>

## LIABILITIES.

Claims for death losses and matured endowments, unad-justed or adjusted and not due.....	\$33,117 00	
Net value of outstanding policies—actuaries—4 per cent .....	3,381,692 00	
Amount of unpaid dividends due policyholders .....	3,070 10	
Premiums paid in advance .....	11,546 84	
Amount of other liability of the company, viz: Ledger credits .....	2,559 38	
Total liabilities.....		3,431,985 32
Surplus as regards policyholders.....		<u>\$470,886 28</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	7,822	\$17,877,227 00
New policies issued, restored and increased, during the year .....	2,052	5,146,376 00
Total number and amount.....	9,874	\$23,023,603 00
Deduct policies which have ceased to be in force during the year—		
By death .....	87	\$172,949 00
By maturity, (end) .....	114	249,217 00
By expiry, (term) .....	57	109,500 00
By surrender .....	136	521,441 00
By lapse.....	554	1,177,173 00
By change and decrease .....		20,500 00
By transfer .....	16	26,000 00
Not taken .....	466	1,089,500 00
Re-insured .....	77	449,003 00
Total.....	1,507	3,815,283 00
Total policies in force at end of year 1887 .....	8,367	<u>\$19,208,320 00</u>

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	5	\$27,300 00
Policies in force at the end of the year .....	224	631,209 00
Premiums collected during the year .....		26,802 91
Losses and claims paid during the year.....	10	<u>26,316 00</u>



# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn; incorporated June 15, 1846; commenced business December 15, 1846; commenced business in Illinois June 6, 1855.]

JACOB L. GREENE, PRESIDENT.

WILLIAM G. ABBOT, SECRETARY.

JOHN K. STEARNS, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$54,071,189 82

## INCOME.

Cash received for premiums without deductions for commissions or other expenses .....	\$2,944,488 23
Premiums paid by dividends, including reconverted additions.....	1,082,856 51
Premiums paid by surrendered policies .....	395,120 33
Total premium income.....	\$4,422,465 07
Cash received for interest on mortgage loans.....	1,829,538 04
Cash received for interest on bonds, and dividends on stocks .....	560,650 31
Cash received for interest on premium notes, loans or liens.....	131,515 69
Cash received for interest on other debts due the company .....	17,402 49
Cash received as discount on claims paid in advance .....	12,102 97
Cash received for rents for use of company's property .....	404,960 60
Balance of profit and loss account.....	86,727 13
Total income.....	7,465,362 30
Total .....	\$61,536,552 12

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$3,011,356 82
Premium notes, loans or liens used in payment of the same..	47,377 27
Cash paid for matured endowments and additions .....	593,579 00
Premium notes, loans or liens used in payment of same .....	8,417 00
Amount paid for losses and matured endowments .....	\$3,660,730 09
Cash paid for surrendered policies .....	147,851 45
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse .....	33,338 28
Cash surrender values, including re-converted additions applied in payment of premiums.....	395,120 33
Cash dividends paid to policyholders.....	1,133,545 40
Premium notes, loans, or liens used in payment of dividends to policyholders.....	43,715 76
(Total paid to policyholders..... \$5,414,301 31)	
Cash paid for commissions to agents.....	261,566 53
Cash paid for salaries and traveling expenses of managers and agents.....	12,553 44
Cash paid for medical examiners' fees .....	15,587 80
Cash paid officers and employes, except agents and examiners .....	108,271 27
Cash paid for taxes and revenue stamps .....	304,803 19
Cash paid for rents .....	3,853 63
Cash paid for advertising .....	34,889 03
Cash paid for the following items, viz: Law expenses, \$18,224.37; printing and supplies, \$15,571.72; postage, \$10,467.30; expressage, \$2,067.19; telegraphing, \$637.08; expense of real estate, \$193,365.50; miscellaneous expenses, \$11,824.21.....	252,157 37
Total disbursements.....	6,407,983 57
Balance—invested in the following assets— .....	\$55,128,568 55

## ASSETS.

	Ledger balances.	Admitted Assets.
Cost and value of real estate .....	\$9,790,114 65	\$9,790,114 65
Loans secured by deed of trust or mortgages upon real estate .....	32,844,664 04	32,844,664 04
Loans secured by pledge of bonds, stock or other collaterals .....	393,933 00	393,933 00
Premium notes, loans, or liens on policies in force .....	2,102,949 15	2,102,949 15
Cost and value of bonds and stocks .....	9,191,673 59	9,582,949 65
Cash deposited in banks and trust companies .....	788,856 67	788,856 67
Agents' ledger balances .....	16,377 45	
Total net or ledger assets .....	\$55,128,568 55	
Interest due and accrued on bonds and mortgage and trust deeds .....	759,626 12	\$759,626 12
Interest due and accrued on bonds and stocks .....	93,612 62	93,612 62
Interest due and accrued on collateral loans .....	5,616 32	5,616 32
Interest due and accrued on premium notes, loans or liens .....	166,255 08	166,255 08
Rents due and accrued .....	10,970 43	10,970 43
Net amount of uncollected and deferred premiums .....	87,573 20	87,573 20
Total assets .....	\$56,252,222 32	\$56,627,120 93

## ITEMS NOT ADMITTED.

Agents' balances .....	\$16,377 45
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## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid .....	\$51,883 25
Claims for death losses and matured endowments, unadjusted or adjusted and not due .....	235,705 00
Claims for death losses or other policy claims, resisted by the company .....	5,000 00
Net value of outstanding policies—actuaries—4 per cent .....	50,345,975 00
Reserve on account of lapsed policies .....	246,420 00
Amount of unpaid dividends due policyholders .....	179,410 00
Amount of other liability of the company, viz: Premiums paid in advance and surrender values applicable in payment of premiums .....	75,996 52
Total liabilities .....	\$51,140,389 77
Surplus as regards policyholders .....	\$5,486,731 16

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	63,027	\$150,528,923 00
New policies issued, restored and increased during the year .....	3,812	9,370,874 00
Total number and amount .....	66,839	\$159,899,797 00
Deduct policies which have ceased to be in force during the year—		
No.    Amount.		
By death .....	1,290	\$3,117,889 00
By maturity, (end) .....	318	603,541 00
By surrender .....	734	2,190,857 00
By lapse .....	780	1,840,546 00
By change and decrease .....		508,966 00
By transfer .....	1	1,000 00
Not taken .....	233	644,500 00
Total .....	3,356	8,907,299 00
Total policies in force at end of year 1887 .....	63,483	\$150,992,498 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	429	\$1,189,486 00
Policies in force at the end of the year .....	8,502	19,330,001 00
Premiums collected during the year .....		519,553 86
Losses and claims paid during the year .....		259,980 00

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated July 26, 1859; commenced business July 28, 1859;  
commenced business in Illinois October 4, 1859.]

HENRY B. HYDE, PRESIDENT.

WILLIAM ALEXANDER, SECRETARY.

THOMAS T. WATSON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net ledger assets, December 31, 1886.....	\$70,196,260 30

## INCOME.

Premiums, without deductions, for commissions or other expenses (New premiums, \$5,622,656.77; old premiums, \$13,090,-476.87).....	\$18,713,133 64
Annuities .....	403,771 57
Total.....	\$19,116,905 21
Deduct amount paid for re-insurance.....	1,129 74
Total premium income.....	\$19,115,775 47
Interest on mortgage loans.....	1,015,866 64
Interest on bonds and dividends on stocks, and all other items except rents.....	2,632,366 21
Rents for use of company's property.....	476,840 97
Total income.....	23,240,849 29
Total.....	\$93,437,109 59

## DISBURSEMENTS.

Losses and additions.....	\$5,129,514 77
Endowments and additions.....	919,093 10
Amount paid for losses and matured endowments.....	\$6,048,607 87
Annuitants.....	138,603 36
Surrendered policies.....	1,555,515 28
Dividend paid to policyholders.....	2,319,783 30
(Total paid to policyholders..... \$10,062,509.81)	
Stockholders for dividends.....	7,000 00
Commissions to agents.....	1,984,887 60
Salaries and traveling expenses of managers and agents.....	175,395 47
Medical examiners' fees.....	191,010 27
Salaries and other compensation of officers and other office employees.....	373,159 49
Taxes and revenue stamps.....	157,041 79
Rents.....	61,705 65
Commuting commissions.....	155,518 72
Advertising.....	110,233 05
Cash paid for the following items, viz: Printing, stationery, clerical and legal expenses, postage and sundry other expenditures.....	860,692 28
Total disbursements.....	\$14,139,154 13
Balance—invested in the following assets—.....	\$79,297,955 46

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$20,945,923 61	\$20,945,923 61
Loans secured by deed of trust or mortgages upon real estate .....	23,548,376 48	23,548,376 48
Loans secured by pledge of bonds, stocks or other collaterals .....	507,000 00	507,000 00
Cost and value of bonds and stocks .....	25,609,398 22	28,008,320 00
Cash deposited in banks and trust companies and in course of transmission, since received.....	7,657,967 50	7,657,967 50
Agents' ledger balances.....	122,505 49	.....
All other items, including commuted commissions .....	906,784 16	.....
Total net or ledger assets.....	\$79,297,955 46	
Interest due and accrued on bonds and mortgages and all other securities .....	755,077 22	755,077 22
Rents due and accrued.....	57,284 39	57,284 39
Net amount of uncollected and deferred premiums.....	1,495,733 00	1,495,733 00
Total assets.....	\$81,606,050 07	\$82,975,682 20

## ITEMS NOT ADMITTED.

All other items, including commuted commissions.....	906,784 16
Agents' balances.....	122,505 49
Total.....	\$1,029,289 65

## LIABILITIES.

Claims for death losses and matured endowments, unad- justed, or adjusted and not due. ....	\$261,264 00
Net value of outstanding policies—actuaries—4 per cent .....	65,804,441 00
Amount of unpaid dividends due policyholders .....	101,544 00
Amount of other liability of the company, viz: Under clause promising paid-up insurance on lapsed policies.....	119,105 00
Total liabilities .....	66,286,354 00
Surplus as regards policyholders.....	\$16,689,328 20

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	110,292	\$411,779,098 00
New policies issued, restored and increased, during the year .....	34,700	138,023,105 00
Total number and amount. ....	144,992	\$549,802,203 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	1,376	\$5,637,942
By maturity (end) .....	330	918,679
By expiry (term).....	46	146,100
By surrender .....	2,017	9,691,100
By lapse.....	7,805	26,649,503
Not taken .....	3,964	23,729,317
Total.....	15,538	\$66,772,641 00
Total policies in force at end of year 1887 .....	129,454	\$483,029,562 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	610	\$2,877,023 00
Policies in force at the end of the year .....	4,705	16,910,209 00
Premiums collected during the year .....	.....	568,627 30
Losses and claims paid during the year.....	49	148,660 00



## EQUITABLE LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Des Moines, Iowa; incorporated January, 1867.; commenced business March, 1867; commenced business in Illinois August 25, 1883.]

HOYT SHERMAN, PRESIDENT.

J. S. POLK, SECRETARY.

L. H. BISBEE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net ledger assets, December 31, 1886.....		\$569,714 12

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$16,488 45	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	53,012 14	
Premiums paid by dividends and converted additions.....	960 01	
Total premium income.....	\$70,460 60	
Cash received for interest .....	39,125 69	
Cash received for rents for use of company's property .....	689 99	
Cash received for profits on real estate actually sold.....	605 00	
Total income.....		\$110,881 28
Total.....		\$680,595 40

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$35,000 52	
Cash paid for matured endowments and additions.....	3,911 17	
Amount paid for losses and matured endowments.....	\$38,911 69	
Cash paid for surrendered policies.....	9,074 87	
Cash dividend paid to policyholders.....	9,298 99	
(Total paid to policyholders.....	\$57,285 55)	
Cash paid for commissions to agents.....	6,669 94	
Cash paid for salaries and traveling expenses of managers and agents.....	8,763 28	
Cash paid for medical examiners' fees.....	501 00	
Cash paid officers and employes, except agents and examiners	6,588 84	
Cash paid for taxes and revenue stamps.....	1,572 33	
Cash paid for rents .....	1,200 00	
Cash paid for advertising .....	724 50	
Cash paid for the following items, viz: Legal expenses, \$263.25; other expenses, \$312.82; postage, \$223.03.....	799 10	
Total disbursements.....		\$84,104 54
Balance—invested in the following assets—.....		\$596,490 86

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$12,129 06	\$17,829 91
Loans secured by deed of trust or mortgages upon real estate.....	456,371 87	456,371 87
Loans made in cash on company's policies as collateral.....	36,957 50	36,957 50
Premium notes, loans, or liens on policies in force.....	6,594 90	6,594 90
Cost and value of bonds and stocks.....	66,850 00	66,850 00
Cash deposited with treasurer.....	7,328 32	7,328 32
Agents' ledger balances.....	9,884 21	.....
Judgment.....	375 00	.....
Total net or ledger assets.....	\$596,490 86	
Interest due and accrued on bonds and mortgages and trust deeds.....	11,137 16	11,137 16
Interest due and accrued on bonds and stocks.....	2,130 60	2,130 60
Interest due and accrued on policy loans.....	1,338 91	1,338 91
Net amount of uncollected and deferred premiums.....	13,802 34	13,802 34
Total assets.....	\$624,899 87	\$620,341 51

## ITEMS NOT ADMITTED.

Judgments.....	\$375 00
Agents' balances.....	9,884 21
Total.....	\$10,259 21

## LIABILITIES.

Net value of outstanding policies—actuaries—4 per cent.....	\$444,170 00
Amount of other liability of the company, viz: Estimated sur- plus accrued on endorsement of life rate policies.....	8,138 75
Total liabilities.....	\$452,308 75
Surplus as regards policyholders.....	\$168,032 76

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	1,719	\$2,138,028 00
New policies issued, restored and increased, during the year.....	198	371,912 00
Total number and amount.....	1,917	\$2,509,940 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	19	\$29,953 00
By maturity, (end).....	9	3,911 00
By surrender.....	13	7,703 00
By lapse.....	108	210,531 00
By change and decrease.....	24	36,250 00
Not taken.....	6	19,000 00
Total.....	179	\$307,348 00
Total policies in force at end of year 1887.....	1,738	\$2,202,592 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	28	\$63,800 00
Policies in force at the end of the year.....	74	185,800 00
Premiums collected during the year.....		4,638 58
Losses and claims paid during the year.....		2,017 02

# GERMANIA LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated April 10, 1860; commenced business July 16, 1860; commenced business in Illinois January 30, 1861.]

HUGO WESENDONCK, PRESIDENT.

CORNELIUS DOREMUS, SECRETARY.

WILLIAM C. A. THIELEPAPE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$200,000 00
Amount of net ledger assets, December 31, 1886.....	\$11,690,199 32

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$204,965 28
Cash and notes received for premiums without deductions for subsequent year's insurance.....	1,541,439 20
Cash received for annuities.....	34,370 06
Total premium income.....	\$1,780,774 54
Cash received for interest on mortgage loans.....	361,748 36
Cash received for interest on bonds and dividends on stocks.....	190,430 56
Cash received for interest on premium notes, loans or liens.....	9,918 38
Cash received for interest on other debts due the company.....	258 01
Cash received as discount on claims paid in advance.....	2,588 56
Cash received for rents for use of company's property.....	49,449 61
Cash received for policy fees.....	853 88
Total income.....	2,396,021 90
Total.....	\$14,086,221 22

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$710,598 18
Cash paid for matured endowments and additions.....	202,870 35
Amount paid for losses and matured endowments.....	\$913,468 53
Cash paid to annuitants.....	13,145 05
Cash paid for surrendered policies.....	124,688 79
Cash surrender values, including re-converted additions applied in payment of premiums.....	10,834 41
Cash dividend paid to policyholders.....	240,026 27
(Total paid to policyholders.....)	\$1,302,161 05)
Cash paid stockholders for interest and dividends.....	24,000 00
Cash paid for commissions to agents.....	187,807 50
Cash paid for salaries and traveling expenses of managers and agents and increase of agents' balances.....	48,491 32
Cash paid for medical examiners' fees.....	14,065 23
Cash paid officers and employees, except agents and examiners.....	67,207 99
Cash paid for taxes and revenue stamps.....	11,033 20
Cash paid for rents.....	1,835 51
Cash paid for commuting commissions.....	1,047 85
Cash paid for furniture and fixtures and safes for home and agency offices.....	404 48
Cash paid for advertising.....	10,430 26
Cash paid for the following items, viz: Stationery, postage, expressage, exchange and legal and other expenses.....	32,333 56
Total disbursements.....	1,700,817 95
Balance—invested in the following assets—.....	\$12,385,403 27

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$1,145,369 78	\$1,242,277 93
Loans secured by deed of trust or mortgages upon real estate .....	7,222,547 10	7,222,547 10
Loans made in cash on company's policies as collateral .....	168,541 52	168,541 52
Cost and value of bonds and stocks .....	3,654,644 31	3,927,504 09
Cash in company's office and in transit since received .....	51,937 95	51,937 95
Cash deposited in banks and trust companies .....	142,052 61	142,052 61
Certificate of profit of the Atlantic Mutual Insurance Co. ....	310 00	310 00
Total net or ledger assets .....	\$12,385,403 27	
Interest due and accrued on bonds and mortgages and trust deeds .....	42,635 07	42,635 07
Interest due and accrued on bonds and stocks .....	16,655 15	16,655 15
Rents due and accrued .....	7,525 00	7,525 00
Net amount of uncollected and deferred premiums .....	251,260 95	251,260 95
Total assets .....	\$12,703,479 44	\$13,073,247 37

## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid .....	\$14,704 23	
Claims for death losses unadjusted or adjusted and not due ..	88,883 75	
Claims for death losses or other policy claims, resisted by the company .....	5,000 00	
Net value of outstanding policies—actuaries—4 per cent .....	11,621,502 00	
Amount of unpaid dividends due policyholders .....	49,110 51	
Amount of other liability of the company, viz: Extra reserve for absolute bond, war and world policies, and policies lapsed liable to be surrendered and premiums received in advance .....	42,527 62	
Estimated surplus on Tontine or other policies the profits upon which are especially reserved for that class of policies .....	\$45,268 61	
Estimated surplus accrued on all other policies .....	1,129,184 93	
Total liabilities .....		11,821,728 11
Surplus as regards policyholders .....		\$1,251,519 26

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	24,586	\$41,802,340 00
New policies issued, restored and increased during the year .....	3,320	5,444,595 00
Total number and amount .....	27,906	\$47,246,935 00
Deduct policies which have ceased to be in force during the year—		
No.    Amount.		
By death .....	399	\$650,865 00
By maturity, (end) .....	147	202,491 00
By expiry (term) .....	22	9,333 00
By surrender .....	383	802,847 00
By lapse .....	602	999,111 00
By change and decrease .....	7	96,540 00
Not taken .....	424	868,606 00
Total .....	1,984	3,629,793 00
Total policies in force at end of year 1887 .....	25,922	\$43,617,142 00
Industrial policies in force December 31, 1887 .....	11,495	1,274,098 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	38	\$88,030 00
Policies in force at the end of the year, exclusive of industrial policies .....	567	1,138,799 00
Industrial policies in force .....	154	17,098 00
Premiums collected during the year, exclusive of industrial policies .....		40,818 84
Premiums collected during the year, industrial policies .....		928 29
Losses and claims paid during the year, exclusive of industrial policies .....	27	39,928 33
Losses and claims paid on industrial policies .....	2	418 00



## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; incorporated May, 1866; commenced business April, 1867;  
commenced business in Illinois June 29, 1867.]

FREDERICK R. FOSTER, PRESIDENT.

STEPHEN BALL, SECRETARY.

GEORGE R. DAVIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$250,000 00
Amount of net ledger assets, December 31, 1886.....	\$1,318,742 <sup>1</sup> / <sub>2</sub> 7

## INCOME.

Cash and notes received for premiums without deductions...	\$15,909 71
Deduct amount paid for re-insurance.....	120 08
Total premium income.....	\$15,789 63
Cash received for interest on mortgage loans, bonds, and dividends on stocks, and on premium notes, loans or liens..	30,884 70
Cash received for interest on other debts due the company...	35 60
Cash received for rents for use of company's property.....	3,908 69
Cash received for payments in companies safety fund de- partment.....	928,680 46
Total income .....	\$979,299 08
Total.....	\$2,298,041 35

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$24,807 00
Cash paid for matured endowments and additions.....	267 00
Total.....	\$25,074 00
Cash paid for claims in safety fund department.....	563,111 00
Amount paid for losses and matured endowments.....	\$588,185 00
Cash paid for surrendered policies.....	25,208 12
Cash dividend paid to policyholders.....	34,591 90
(Total paid to policyholders.....	\$647,985 02)
Cash paid stockholders for interest or dividends.....	20,000 00
Cash paid for commissions to agents.....	106,525 95
Cash paid for salaries and traveling expenses of managers and agents.....	8,178 41
Cash paid for medical examiners' fees.....	14,088 00
Cash paid officers and employees, except agents and examiners	37,793 70
Cash paid for taxes and revenue stamps.....	8,157 88
Cash paid for rents.....	3,867 38
Cash paid for advertising.....	2,685 20
Cash paid for the following items, viz: Loss of premium on bonds redeemed and real estate sold, \$3,702.84; blanks, printing, postage, legal and miscellaneous expenses, \$22,- 296.50.....	25,999 34
Total disbursements.....	875,280 88
Balance—invested in the following assets —.....	\$1,422,760 47

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$226,969 97	\$226,969 97
Loans secured by deed of trust or mortgages upon real estate .....	313,175 01	313,175 01
Loans secured by pledge of bonds, stocks or other collaterals .....	2,000 00	2,000 00
Loans made in cash on company's policies as collateral .....	104,648 50	102,018 50
Cost and value of bonds and stocks .....	125,789 50	112,351 75
Cash in company's office .....	3,191 34	3,191 34
Cash deposited in banks and trust companies .....	68,780 45	68,780 43
Accumulated reserve funds of the company's safety fund department, deposited with the Security company of Hartford Trustees .....	578,205 72	578,205 72
Total net or ledger assets .....	\$1,422,760 47	
Interest due and accrued .....	6,049 88	6,049 88
Net amount of uncollected and deferred premiums .....	1,601 47	1,601 47
Mortuary claims against membership in force in company's safety fund department not yet due .....	179,630 20	179,630 20
Total assets .....	\$1,610,042 02	\$1,593,974 27

## ITEMS NOT ADMITTED.

Loans on policies in excess of reserve .....	\$2,630 00
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## LIABILITIES.

Claims for death losses due and unpaid .....	\$18,000 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due .....	141,479 00	
Claims for death losses or other policy claims, resisted by the company .....	22,000 00	
Net value of outstanding policies—actuaries—4 per cent .....	502,094 00	
Amount of reserve liability, being amount paid by members of safety fund department, with interest .....	578,230 90	
Amount of other liability of the company, viz: Advanced by members of safety fund department on account .....	13,744 20	
Total liabilities .....		\$1,275,548 10
Surplus as regards policyholders .....		\$318,426 17

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	1,041	\$1,308,920 00
New policies issued, restored and increased, during the year .....	6	10,436 00
Total number and amount .....	1,047	\$1,319,356 00
Deduct policies which have ceased to be in force during the year—		
By death .....	21	\$25,786 00
By maturity .....	1	267 00
By expiry .....	7	12,000 00
By surrender .....	66	76,788 00
By change and decrease .....	6	15,500 00
Re-insured .....	5	18,043 00
Total .....	106	\$148,384 00
Total policies in force at end of year 1887 .....	941	\$1,170,972 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## (Safety Fund Department.)

	No.	Amount.
Policies or certificates in force Dec. 31, 1886 .....	20,190	\$53,569,000 00
Policies or certificates written during the year 1887 .....	4,378	10,326,500 00
Total .....	24,568	\$63,895,500 00
Deduct number and amount which have ceased to be in force during the year .....	2,583	6,919,000 00
Total in force Dec. 31, 1887 .....	21,985	\$56,976,500 00

Losses and claims on policies or certificates unpaid Dec. 31, 1886.....	51	\$127,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	241	\$630,500 00
Total.....	292	\$757,500 00
Losses and claims on policies or certificates paid during the year 1887.....	235	\$591,000 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	484	\$1,074,000 00
Policies in force at the end of the year .....	862	2,128,500 00
Premiums collected during the year .....		26,086 00
Losses and claims paid during the year .....	9	30,000 00

## HOME LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Brooklyn, N. Y.; incorporated April 30, 1860; commenced business May 1, 1860; commenced business in Illinois February 28, 1862.]

GEORGE C. RIPLEY, PRESIDENT.

JOSEPH P. HOLBROOK, SECRETARY.

EDGAR H. KELLOGG, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$125,000 00
Amount of net ledger assets, December 31, 1886 .....	\$5,524,928 189

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$167,503 05
Cash and notes received for premiums without deductions for subsequent year's insurance .....	589,313 95
Total premium income.....	\$756,817 00
Cash received for interest on mortgage loans.....	47,103 72
Cash received for interest on bonds, and dividends on stocks .....	171,086 67
Cash received for interest on premium notes, loans or liens ..	38,022 77
Cash received for interest on other debts due the company ..	34,103 49
Cash received for rents for use of company's property .....	6,513 88
Total income .....	\$1,053,647 53
Total.....	\$6,578,576 42

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$268,325 51
Premium notes, loans, or liens used in payment of the same..	20,121 49
Cash paid for matured endowments and additions.....	75,187 32
Premium notes, loans, or liens used in payment of same.....	5,565 68
Amount paid for losses and matured endowments .....	\$369,200 00
Cash paid to annuitants.....	611 35
Cash paid for surrendered policies .....	44,738 66
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	29,698 60
Cash dividend paid to policyholders .....	47,633 05
Premium notes, loans, or liens used in payment of dividends to policyholders.....	67,486 94
(Total paid to policyholders.....)	\$559,368 60

Cash paid stockholders for interest or dividends.....	\$15,000 00	
Cash paid for commissions to agents.....	107,226 18	
Cash paid for salaries and traveling expenses of managers and agents.....	37,880 79	
Cash paid for medical examiners' fees.....	8,316 00	
Cash paid officers and employes, except agents and examiners.....	34,769 80	
Cash paid for taxes and revenue stamps.....	6,429 04	
Cash paid for rents.....	12,011 97	
Cash paid for advertising.....	5,753 61	
Cash paid for the following items, viz: Printing, postage, stationery, law and office expenses.....	6,230 03	
Profit and loss.....	4,500 00	
Total disbursements.....	\$797,486 02	
Balance—invested in the following assets—.....		\$5,781,090 40

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$191,577 64	\$191,577 64
Loans secured by deed of trust or mortgages upon real estate.....	925,350 00	925,350 00
Loans secured by pledge of bonds, stocks or other collaterals.....	698,950 00	698,950 00
Premium notes, loans, or liens on policies in force.....	645,242 52	645,242 52
Cost and value of bonds and stocks.....	3,230,619 97	3,401,287 50
Cash in company's office and deposited in banks.....	82,446 98	82,446 98
Agents' ledger balances.....	6,903 29	
Total net or ledger assets.....	\$5,781,090 40	
Interest due and accrued on bonds and mortgages and trust deeds.....	3,805 00	3,805 00
Interest due and accrued on bonds and stocks.....	14,362 00	14,362 00
Interest due and accrued on collateral loans.....	13,005 41	13,005 41
Rents due and accrued.....	1,594 93	1,594 93
Net amount of uncollected and deferred premiums.....	133,287 44	133,287 44
Total assets.....	\$5,947,145 18	\$6,110,909 42

## ITEMS NOT ADMITTED.

Agents' balances.....	\$6,903 29
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## LIABILITIES.

Claims for death losses, unadjusted, or adjusted and not due.....	\$11,913 00	
Net value of outstanding policies—actuaries—4 per cent.....	4,727,420 00	
Amount of unpaid dividends due policyholders.....	19,988 15	
Amount of other liability of the company, viz: Premiums paid in advance.....	5,848 60	
Total liabilities.....		\$4,765,169 75
Surplus as regards policyholders.....		\$1,345,739 67

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	10,185	\$19,450,061 00
New policies issued, restored and increased, during the year.....	2,266	5,211,041 00
Total number and amount.....	12,451	\$24,661,102 00
Deduct policies which have ceased to be in force during the year—		
By death.....	135	\$288,447 00
By maturity, (end.).....	52	80,753 00
By surrender.....	655	1,458,212 00
By lapse.....	267	478,250 00
By change and decrease.....	3	43,500 00
Not taken.....	266	555,344 00
Total.....	1,378	\$2,904,506 00
Total policies in force at the end of the year 1887.....	11,073	\$21,756,596 00



## BUSINESS IN ILLINOIS.

Policies issued during the year 1887 .....	486	\$837,963 00
Policies in force at the end of the year.....	2,399	4,152,239 00
Premiums collected during the year.....	.....	192,164 05
Losses and claims paid during the year.....	17	39,650 00

## IMPERIAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Detroit, Mich.; incorporated July 26, 1886; commenced business August 2, 1886; commenced business in Illinois, February 24, 1887.]

CYRENIUS A. NEWCOMB, PRESIDENT.

ANSON WARING, SECRETARY.

WILLIAM AMBRIDGE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$118,000 00	
Capital subscribed, but unpaid.....	32,000 00	
Amount of net ledger assets, December 31, 1886 .....	\$127,790 11	
Increase of capital during 1887 .....	5,000 00	
Total.....	\$132,790 11	
Deduct profit and loss.....	1,650 00	
Extended at .....		\$131,140 11

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$40,753 80	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	8,065 27	
Total premium income .....	\$48,819 17	
Cash received for interest on mortgage loans.....	2,520 16	
Cash received for interest on bonds and dividends on stocks.....	520 00	
Cash received for interest on other debts due the company...	1,006 13	
Total income.....		52,865 46
Total.....		\$184,005 57

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$20,350 00	
Cash dividends paid to policyholders .....	806 74	
(Total paid to policyholders.....)	\$21,156 74)	
Cash paid for commissions to agents.....	8,716 68	
Cash paid for salaries and traveling expenses of managers and agents.....	10,160 12	
Cash paid for medical examiners' fees .....	1,493 71	
Cash paid officers and employes, except agents and examiners .....	5,496 27	
Cash paid for taxes and revenue stamps .....	2,645 17	
Cash paid for rents.....	1,547 05	
Cash paid for furniture and fixtures and safes for home and agency offices .....	456 13	
Cash paid for advertising.....	560 09	
Cash paid for the following items, viz: Legal services, \$449 61; printing and canvassing documents, \$1,209 85; telegrams, postage and exchange, \$282 39; express charges, \$82 16; miscellaneous items, \$255 79.....	2,279 80	
Total disbursements.....		54,511 76
Balance—invested in the following assets—.....		\$129,493 81

## ASSETS.

	Ledger balances.	Admitted assets.
Loans secured by deed of trust or mortgages upon real estate .....	\$99,072 50	\$99,072 50
Cost and value of bonds and stocks .....	1,080 00	1,080 00
Cash in company's office.....	1,187 65	1,187 65
Cash deposited in banks and trust companies .....	26,227 32	26,227 32
Bills receivable .....	718 03	
Agents' ledger balances.....	1,208 31	
Total net or ledger assets.....	\$129,493 81	
Interest due and accrued on bonds and mortgages and trust deeds .....	2,693 10	2,693 10
Interest due and accrued on bonds and stocks.....	11 67	11 67
Net amount of uncollected and deferred premiums .....	3,817 22	3,817 22
Commuted commissions.....	1,307 36	
Total assets.....	\$137,323 16	\$134,089 46

## ITEMS NOT ADMITTED.

Commuted commissions.....	\$1,307 36
Agents' balances.....	1,208 31
Bills receivable.....	718 03
Total.....	\$3,233 70

## LIABILITIES.

Net value of outstanding policies—actuaries—4 per cent .....	\$13,778 79
Total liabilities.....	13,778 79
Surplus as regards policyholders.....	\$120,310 67

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	980	\$1,821,500 00
New policies issued, restored and increased during the year.....	691	2,262,500 00
Total number and amount .....	1,671	\$4,084,000 00
Deduct policies which have ceased to be in force during the year—		
By death .....	11	\$21,000 00
By expiry, (term.).....	251	471,000 00
By lapse.....	2	8,000 00
By change and decrease .....		2,000 00
Not taken.....	79	164,000 00
Total.....	343	666,000 00
Total policies in force at end of year 1887 .....	1,328	\$3,418,000 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	45	\$141,500 00
Policies in force at the end of the year .....	40	131,500 00
Premiums collected during the year.....		<u>1,238 70</u>

## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; incorporated April 21, 1862; commenced business December 27, 1862; commenced business in Illinois August 4, 1865.]

STEPHEN H. RHODES, PRESIDENT.

GEORGE B. WOODWARD, SECRETARY.

GEORGE L. PADDOCK, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$2,739,269 46

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$1,032,547 30	
Cash and notes received for premiums without deductions for subsequent years' insurance .....		
Deduct amount paid for re-insurance.....		701 99
Total premium income .....	\$1,031,845 31	
Cash received for interest on mortgage loans .....		95,171 52
Cash received for interest on bonds and dividends on stocks.....		55,760 31
Cash received for interest on premium notes, loans or liens..		7,196 84
Cash received for interest on other debts due the company ..		6,927 66
Cash received as discount on claims paid in advance.....		644 56
Cash received for rents for use of company's property.....		432 59
Total income.....		<u>1,197,978 79</u>
Total.....		<u>\$3,937,248 25</u>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$350,973 18
Premium notes, loans or liens used in payment of the same..	6,028 84
Cash paid for matured endowments and additions .....	37,678 24
Premium notes, loans or liens used in payment of same .....	<u>2,051 04</u>
Amount paid for losses and matured endowments .....	\$396,731 30
Cash paid to annuitants.....	344 63
Cash paid for surrendered policies .....	18,430 63
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse .....	1,996 33
Cash surrender values, including re-converted additions applied in payment of premiums .....	<u>3,307 79</u>

Cash dividends paid to policyholders .....	\$48,139 11	
Premium notes, loans or liens used in payment of dividends to policyholders.....	6,422 25	
(Total paid to policyholders.....	\$475,372 04)	
Loss on sales of real estate.....	14,272 44	
Cash paid for commissions to agents.....	253,238 54	
Cash paid for salaries and traveling expenses of managers and agents.....	62,232 25	
Cash paid for medical examiner's fees.....	31,811 86	
Cash paid officers and employes, except agents and examiners.....	44,041 51	
Cash paid for taxes and revenue stamps.....	12,287 52	
Cash paid for rents.....	13,963 70	
Cash paid for commuting commissions.....	49,778 68	
Cash paid for taxes on real estate.....	3,818 60	
Cash paid for furniture and fixtures and safes for home and agency offices.....	499 36	
Cash paid for advertising.....	7,084 07	
Cash paid for the following items, viz: Stationery and printing, \$12,466.34; traveling expenses, \$1,165.36; legal expenses, \$6,482.99; postage, \$2,532.88; incidentals, \$20,866.35 .....	43,533 92	
Total disbursements.....		1,011,934 49
Balance—invested in the following assets— .....		\$2,925,313 76

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$155,031 22	\$180,031 22
Loans secured by deed of trust or mortgages upon real estate.....	1,461,870 00	1,461,870 00
Loans secured by pledge of bonds, stocks or other collaterals.....	17,300 00	17,300 00
Loans made in cash on company's policies as collateral.....	53,857 00	53,857 00
Premium notes, loans or liens on policies in force.....	105,982 45	105,982 45
Cost and value of bonds and stocks.....	1,031,043 52	1,054,145 25
Cash in company's office and deposited in banks.....	98,961 57	98,961 57
Bills receivable.....	275 51	.....
Agents' ledger balances.....	570 49	.....
Loans on personal security secured by mortgage.....	422 00	422 00
Total net or ledger assets .....	\$2,925,313 76	
Interest due and accrued on bonds and mortgages and trust deeds.....	24,017 00	\$24,017 00
Interest due and accrued on bonds and stocks.....	11,488 19	11,488 19
Interest due and accrued on collateral loans.....	1,265 75	1,265 75
Interest due and accrued on premium notes, loans or liens.....	7,937 00	7,937 00
Rents due and accrued.....	761 28	761 28
Net amount of uncollected and deferred premiums.....	52,609 86	52,609 86
Total assets.....	\$3,023,392 84	\$3,070,648 57

## ITEMS NOT ADMITTED.

Agents' balances.....	\$570 49
Bills receivable.....	275 51
Total.....	\$846 00

## LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	\$31,367 24
Net value of outstanding policies—actuaries—4 per cent .....	2,774,001 00
Amount of unpaid dividends due policyholders .....	16,082 19
Amount of other liability of the company, viz: Premiums paid in advance, \$865.88; cash surrender values, \$9,044.30.....	9,910 18
Total liabilities.....	2,831,360 61
Surplus as regards policyholders.. .....	\$239,287 96



## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	5,449	\$8,978,510 00
New policies issued, restored and increased during the year.....	558	1,151,847 00
Total number and amount .....	6,007	\$10,130,357 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	67	\$125,214 00
By maturity, (end.).....	41	38,694 00
By expiry, (term.).....	97	222,300 00
By surrender.....	102	157,829 00
By lapse.....	181	241,677 00
By change and decrease.....	5	48,441 00
Not taken.....	79	162,500 00
Re-insured.....	7	32,052 00
Total.....	579	1,028,707 00
Total policies in force at end of year 1887 .....	5,428	\$9,101,650 00
Industrial policies in force December 31, 1887.....	203,467	\$23,802,502 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	56	\$137,000 00
Policies in force at the end of the year .....	272	546,811 00
Premiums collected during the year .....		17,870 71
Losses and claims paid during the year.....	None.	

## LIFE INDEMNITY AND INVESTMENT COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Waterloo, Iowa; incorporated October 10, 1881; commenced business  
November 1, 1881; commenced business in Illinois April 29, 1887.]

MATT PARROTT, PRESIDENT.

C. E. MABLE, SECRETARY.

J. R. BILLINGS, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$99,545 82

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$113,214 50	
Deduct amount paid for re-insurance .....	100 40	
Total premium income.....	\$113,114 10	
Cash received for interest on mortgage loans.....	6,010 83	
Total income.....		\$119,124 93
Total.....		<u>\$218,670 75</u>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$73,810 00	
Cash dividends paid to policyholders.....	43 12	
(Total paid to policyholders.....)	\$73,853 12)	
Cash paid for commissions to agents.....	1,753 39	
Cash paid for salaries and traveling expenses of managers and agents, including exchange and collection of premiums.....	11,609 28	
Cash paid for medical examiners' fees.....	1,759 70	
Cash paid officers and employes, except agents and examiners.....	13,977 72	
Cash paid for rents.....	509 37	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	334 90	
Cash paid for advertising.....	751 67	
Cash paid for the following items, viz: Legal fees, printing, stationery, postage, telephone, express, fuel, fire insurance, incidentals, premium on loans and for interest.....	7,023 29	
Total disbursements.....		\$111,572 44
Balance—invested in the following assets—.....		\$107,098 31

## ASSETS.

	Ledger balances.	Admitted assets.
Loans secured by deed of trust or mortgages upon real estate	\$100,124 30	\$100,124 30
Cash in company's office, and deposited in banks.....	4,183 70	4,183 70
Agents' ledger balances.....	2,790 31	.....
Total net or ledger assets.....	\$107,098 31	
Interest due and accrued on bonds and mortgages and trust deeds.....	3,807 47	3,807 47
Net amount of uncollected and deferred premiums.....	4,084 58	4,084 58
Furniture, fixtures and safes.....	1,795 73	.....
Supplies, printed matter and stationery.....	1,000 00	.....
Total assets.....	\$117,786 09	\$112,200 05

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$1,795 73
Agents' balances.....	2,790 31
Supplies, printed matter and stationery.....	1,000 00
Total.....	\$5,586 04

## LIABILITIES.

Claims for death losses, unadjusted, or adjusted and not due the company.....	\$15,000 00	
Claims for death losses or other policy claims, resisted by the company.....	2,500 00	
Net value of outstanding policies—actuaries—4 per cent.....	6,048 47	
Total liabilities.....		\$23,548 47
Surplus as regards policyholders.....		\$88,651 58

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	2,969	\$7,270,000 00
New policies issued, restored and increased, during the year.....	301	657,000 00
Total number and amount.....	3,270	\$7,927,000 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	23	\$57,500 00
By expiry, (term).....	781	2,017,250 00
By surrender.....	25	57,250 00
Not taken.....	4	16,500 00
Total.....	833	\$2,148,500 00
Total policies in force at end of year 1887.....	2,437	\$5,778,500 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	60	\$167,500 00
Policies in force at the end of the year .....	53	151,500 00
Premiums collected during the year .....		1,874 23
Losses and claims paid during the year .....	None.	

## MANHATTAN LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated July 16, 1850; commenced business August 1, 1850; commenced business in Illinois, November 2, 1855.]

JAMES M. McLEAN, PRESIDENT.

HENRY Y. WEMPLE, SECRETARY.

LAWRENCE A. SPICER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$100,000 00
Amount of net ledger assets, December 31, 1886 .....	\$10,817,320 44

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$281,990 40
Cash and notes received for premiums without deductions for subsequent year's insurance .....	981,296 94
Cash received for annuities .....	1,109 20
Total premium income .....	\$1,264,396 54
Cash received for interest on mortgage loans .....	161,828 58
Cash received for interest on bonds, and dividends on stocks .....	100,909 00
Cash received for interest on premium notes, loans or liens .....	54,507 18
Cash received for interest on other debts due the company .....	194,730 10
Cash received as discount on claims paid in advance .....	4,974 95
Cash received for rents for use of company's property .....	56,838 75
Total income .....	\$1,838,185 10
Total .....	\$12,655,505 54

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$727,033 74
Premium notes, loans, or liens used in payment of the same .....	53,686 26
Cash paid for matured endowments and additions .....	85,197 41
Premium notes, loans, or liens used in payment of same .....	6,369 59
Total .....	\$872,287 00
Deduct amount awaiting claimants .....	1,459 30
Amount paid for losses and matured endowments .....	\$870,827 70

Cash paid to annuitants.....	\$2,957 18	
Cash paid for surrendered policies.....	146,766 53	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	37,771 19	
Cash dividend paid to policyholders.....	218,648 50	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	5,542 45	
(Total paid to policyholders.....	\$1,282,513 55)	
Cash paid stockholders for interest or dividends.....	32,000 00	
Cash paid for commissions to agents.....	225,991 60	
Cash paid for salaries and traveling expenses of managers and agents.....	12,534 82	
Cash paid for medical examiners' fees.....	13,024 00	
Cash paid officers and employes, except agents and examiners.....	69,441 96	
Cash paid for taxes and revenue stamps.....	13,300 97	
Cash paid for rents.....	13,000 00	
Cash paid for advertising.....	20,912 93	
Cash paid for the following items, viz Expenses on real estate.....	24,717 36	
Law, agency and office expenses.....	28,212 65	
Total disbursements.....		\$1,735,649 84
Balance—invested in the following assets—.....		\$10,919,855 70

## ASSETS.

	Ledger balances.	Admitted assets.
Cash and value of real estate.....	\$550,403 25	\$550,403 25
Loans secured by deed of trust or mortgages upon real estate.....	3,546,402 13	3,546,402 13
Loans secured by pledge of bonds, stocks or other collaterals.....	3,523,562 50	3,523,562 50
Premium notes, loans, or liens on policies in force.....	976,428 75	976,428 75
Cost and value of bonds and stocks.....	1,911,932 98	2,107,125 00
Cash in company's office.....	6,698 33	6,698 33
Cash deposited in bank and trust companies.....	404,427 76	404,427 76
Total net or ledger assets.....	\$10,919,855 70	
Interest due and accrued on bonds and mortgages and trust deeds.....	76,788 73	76,688 73
Interest due and accrued on bonds and stocks.....	6,410 00	6,410 00
Interest due and accrued on collateral loans.....	25,469 97	25,469 97
Interest due and accrued on premium notes, loans, or liens..	9,193 07	9,193 07
Rents due and accrued.....	3,368 32	3,368 32
Net amount of uncollected and deferred premiums.....	196,918 64	196,918 64
Total assets.....	\$11,238,004 43	\$11,493,196 45

## LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	\$88,718 30	
Net value of outstanding policies—actuaries—4 per cent.....	9,652,389 00	
Amount of unpaid dividends due policyholders.....	71,358 27	
Amount of other liability of the company, viz: Estimated to cover every existing claim.....	18,700 00	
Estimated surplus on tontine or other policies, the profits upon which are especially reserved for that class of policies, \$11,296.65; estimated surplus accrued on all other policies, \$1,590,734.23.		
Total liabilities.....		\$9,831,165 57
Surplus as regards policyholders.....		\$1,602,030 88

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	13,138	\$36,251,889 00
New policies issued, restored and increased, during the year.....	2,538	7,691,774 00
Total number and amount.....	15,676	\$43,943,663 00



Deduct policies which have ceased to be in force during the year—

	No.	Amount.
By death.....	283	\$780,720
By maturity (end.).....	51	91,567
By surrender.....	118	369,709
By lapse.....	627	1,669,900
By change and decrease.....	102	322,100
Not taken.....	468	1,691,056
Total.....		<u>1,649</u> <u>\$4,925,052 00</u>
Total policies in force at end of year 1887.....		<u>14,027</u> <u>\$39,018,611 00</u>

#### BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	45	\$283,654 00
Policies in force at the end of the year.....	631	1,591,368 00
Premiums collected during the year.....		47,840 38
Losses and claims paid during the year.....	17	<u>48,894 00</u>

### MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Springfield, Mass.; incorporated May 1, 1851; commenced business August 1, 1851; commenced business in Illinois, January 2, 1855.]

M. V. B. EDGERLY, PRESIDENT.

JOHN A. HALL, SECRETARY.

PERCY W. PALMER, ATTORNEY IN ILLINOIS AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$7,873,836 37

#### INCOME.

Cash and notes received for premiums without deductions for first years' insurance.....	\$265,155 13
Cash and notes received for premiums without deductions for subsequent years' insurance.....	1,060,091 43
Premiums paid by dividends and surrendered policies.....	132,619 39
Total.....	<u>\$1,457,865 95</u>
Deduct amount paid for re-insurance.....	23,407 71
Total premium income.....	<u>\$1,434,458 24</u>
Cash received for interest on mortgage and collateral loans..	158,695 27
Cash received for interest on bonds and dividends on stocks..	191,006 04
Cash received for interest on premium notes, loans or liens..	30,976 03
Cash received for interest on other debts due the company...	997 36
Cash received as discount on claims paid in advance.....	787 89
Cash received for rents for use of company's property.....	<u>35,022 85</u>
Total income.....	<u>\$1,851,943 68</u>
Total.....	<u>\$9,725,780 05</u>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$527, 143 79	
Premium notes, loans or liens used in payment of the same..	13, 166 89	
Cash paid for matured endowments and additions .....	139, 969 79	
Premium notes, loans or liens used in payment of same.....	4, 856 21	
Total.....	\$685, 136 68	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	15, 000 00	
Amount paid for losses and matured endowments .....	\$670, 136 68	
Cash paid for surrendered policies .....	106, 154 41	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse.....	30, 904 64	
Cash surrender values applied in payment of premiums .....	10, 146 48	
Cash dividends paid to policyholders .....	143, 584 53	
Premium notes, loans or liens used in payment of dividends to policyholders.....	54, 307 56	
(Total paid to policyholders.....	\$1, 015, 234 30)	
Cash paid for commissions to agents.....	136, 046 89	
Cash paid for salaries and traveling expenses of managers and agents .....	110, 823 92	
Cash paid for medical examiners' fees .....	13, 489 00	
Cash paid officers and employes, except agents and examiners .....	50, 971 49	
Cash paid for taxes and revenue stamps .....	23, 848 30	
Cash paid for rents .....	13, 240 37	
Cash paid for advertising.....	11, 464 75	
Cash paid for the following items, viz: Postage, express, stationery, etc.....	18, 832 50	
Expenses of real estate obtained by foreclosure, taxes, fees, etc.....	40, 612 47	
Profit and loss, premiums or securities purchased .....	15, 424 07	
Total disbursements .....		\$1, 449, 988 06
Balance—invested in the following assets—.....		\$8, 275, 791 99

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$660, 657 38	\$780, 525 00
Loans secured by deed of trust or mortgages upon real estate .....	2, 346, 719 38	2, 346, 719 38
Loans secured by pledge of bonds, stocks or other collaterals .....	484, 141 96	484, 141 96
Loans made in cash on company's policies as collateral.....	250, 565 00	250, 565 00
Premium notes, loans or liens on policies in force .....	524, 084 35	524, 084 35
Cost and value of bonds and stocks.....	3, 756, 414 40	3, 939, 237 23
Cash in company's office .....	131, 125 11	131, 125 11
Cash deposited in banks and trust companies .....	122, 084 41	122, 084 41
Total net or ledger assets.....	\$8, 275, 791 99	
Interest due and accrued on bonds and mortgages and trust deeds .....	53, 593 90	\$53, 593 90
Interest due and accrued on bonds and stocks .....	70, 218 11	70, 218 11
Interest due and accrued on collateral loans .....	10, 401 98	10, 401 98
Interest accrued on policy loans.....	4, 577 65	4, 577 65
Interest due and accrued on premium notes, loans or liens ..	17, 103 51	17, 103 51
Rents due and accrued.....	2, 733 66	2, 733 66
Net amount of uncollected and deferred premiums.....	275, 268 29	275, 268 29
Total assets.....	\$8, 709, 689 09	\$9, 012, 379 54

## LIABILITIES.

Reported losses awaiting proofs.....	\$22, 667 00	
Claims for matured endowments, unadjusted or adjusted and not due.....	3, 150 00	
Net value of outstanding policies—actuaries—4 per cent.....	8, 257, 149 00	
Amount of unpaid dividends due policyholders .....	24, 991 71	
Amount of other liability of the company, viz: Premiums paid in advance .....	1, 837 60	
Total liabilities.....		\$8, 309, 795 31
Surplus as regards policyholders.....		\$702, 584 23

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	16,537	\$41,246,538 00
New policies issued, restored and increased during the year.....	3,139	10,060,193 00
Total number and amount.....	19,676	\$51,306,731 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	202	\$480,823 00
By maturity, (end.).....	87	142,785 00
By expiry, (term.).....	135	326,450 00
By surrender.....	423	1,001,889 00
By lapse.....	576	1,574,820 00
By change and decrease.....	.....	519,695 00
Not taken.....	565	1,908,500 00
Re-insured.....	.....	916,711 00
Total.....	1,988	\$6,871,673 00
Total policies in force at end of year 1887.....	17,688	\$44,435,058 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	583	\$1,512,190 00
Policies in force at the end of the year.....	1,697	5,050,256 00
Premiums collected during the year.....	.....	161,428 99
Losses and claims paid during the year.....	21	48,353 00

## METROPOLITAN LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated June, 1866; commenced business January, 1867; commenced business in Illinois July 15, 1868.]

JOSEPH F. KNAPP, PRESIDENT.

JOHN R. HEGEMAN, SECRETARY.

CHARLES A. WEIDENFELLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$500,000 00
Amount of net ledger assets, December 31, 1886.....	\$3,518,015 62

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$5,613,268 25	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	5,577 31	
Total.....	\$5,618,845 56	
Deduct amount paid for re-insurance.....	78 07	
Total premium income.....	\$5,618,767 49	
Cash received for interest on mortgage loans .....	93,779 32	
Cash received for interest on bonds, and dividends on stocks .....	80,208 89	
Cash received for interest on premium notes, loans or liens..	4,316 38	
Cash received for interest on other debts due the company ..	3,499 74	
Cash received for rents for use of company's property .....	29,143 13	
Total income .....		\$5,829,714 95
Total.....		\$9,347,730 57

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$2,097,293 13	
Premium notes, loans, or liens used in payment of the same.....	1,642 63	
Cash paid for matured endowments and additions.....	12,901 93	
Premium notes, loans, or liens used in payment of same .....	1,555 07	
Amount paid for losses and matured endowments .....	\$2,113,392 76	
Cash paid for surrendered policies.....	33,522 92	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse .....	4,738 58	
Cash dividend paid to policyholders.....	34,288 31	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	8,064 63	
(Total paid to policyholders.....	\$2,194,007 20)	
Cash paid stockholders for interest or dividends .....	35,000 00	
Cash paid for commissions to agents .....	876,057 67	
Cash paid for salaries and traveling expenses of managers and agents.....	627,558 53	
Cash paid for medical examiners' fees.....	62,598 25	
Cash paid officers and employees, except agents and examiners .....	134,847 21	
Cash paid for taxes and revenue stamps .....	44,696 79	
Cash paid for rents.....	34,377 46	
Cash paid for commuting commissions.....	478,984 53	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	6,402 36	
Cash paid for advertising, printing, stationery and supplies.....	84,999 84	
Cash paid for the following items, viz: Law, agency, office and sundry expenses.....	81,815 61	
Total disbursements .....		\$4,661,345 45
Balance—invested in the following assets—.....		\$4,686,385 12

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$344,383 56	\$363,000 00
Loans secured by deed of trust or mortgages upon real estate .....	2,321,800 00	2,321,800 00
Loans secured by pledge of bonds, stocks or other collaterals .....	95,000 00	95,000 00
Loans made in cash on company's policies as collateral.....	8,500 00	8,500 00
Premium notes, loans, or liens on policies in force .....	132,187 23	132,187 23
Cash and value of bonds and stocks .....	1,755,180 32	1,777,588 75
Cash in company's office and deposited in banks .....	29,334 01	29,334 01
Total net or ledger assets.....	\$4,686,385 12	
Interest due and accrued on bonds and mortgages and trust deeds.....	30,190 51	30,190 51
Interest due and accrued on bonds and stocks .....	17,693 76	17,693 76
Interest due and accrued on collateral loans .....	356 16	356 16
Rents due and accrued.....	649 14	649 14
Net amount of uncollected and deferred premiums .....	130,724 68	130,724 68
Total assets.....	\$4,865,999 37	\$4,907,024 24



## LIABILITIES.

Total policy claims .....	\$19,624 98
Net value of outstanding policies—actuaries—4 per cent.....	3,716,185 00
Amount of unpaid dividends due policyholders .....	4,727 07
Premiums paid in advance .....	1,556 09
Amount or other liability of the company, viz: Unrealized items in excess of reserve.....	1,539 00
Special reserve.....	300,000 00
Total liabilities.....	<u>\$4,043,632 14</u>
Surplus as regards policyholders .....	<u>\$863,392 10</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	3,759	\$4,604,351 00
New policies issued, restored and increased during the year .....	127	135,100 00
Total number and amount ....	3,886	\$4,739,451 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	97	\$116,649 00
By maturity, (end.).....	17	14,457 00
By expiry, (term.).....	4	7,477 00
By surrender.....	130	194,929 00
By lapse.....	105	124,000 00
By change and decrease.....	2	3,000 00
Not taken .....	7	6,149 00
Total.....	362	\$466,661 00
Total policies in force at end of year 1887 .....	3,524	\$4,272,790 00
Industrial policies in force .....	1,345,125	\$147,758,287 00
Industrial claims paid.....	22,566	1,982,286 76

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	2	\$6,000 00
Policies issued during the year 1887, industrial.....	35,600	3,907,654 00
Policies in force at the end of the year.....	53	50,873 00
Premiums collected during the year .....		124,568 71
Losses and claims paid during the year.....	503	45,258 62
Industrial policies in force .....	38,126	<u>4,188,036 00</u>

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Detroit, Mich.; incorporated November 6, 1867; commenced business November 12, 1867; commenced business in Illinois May 16, 1884.]

J. S. FARRAND, PRESIDENT.

O. R. LOOKER, SECRETARY.

ROYAL E. BARBER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$250,000 00	
Amount of net ledger assets, December 31, 1886 .....	\$1,598,737 25	
Deduct profit and loss account, 1887 .....	4,253 65	
Extended at .....		\$1,594,483 60

## INCOME.

Cash and notes received for premiums without deductions for first years' insurance .....	\$173,342 41	
Cash and notes received for premiums without deductions for subsequent years' insurance .....	423,217 31	
Total .....	\$596,559 72	
Deduct amount paid for re-insurance .....	4,923 87	
Total premium income .....	\$591,635 85	
Cash received for interest on mortgage loans .....	101,335 79	
Cash received for interest on premium notes, loans or liens .....	7,426 05	
Cash received for interest on other debts due the company. }		
Deposited by policyholders .....	195 40	
Total income .....		700,593 09
Total .....		\$2,295,076 69

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$142,801 54	
Cash paid for matured endowments and additions .....	44,730 00	
Amount paid for losses and matured endowments .....	\$187,531 54	
Cash paid to policyholders for deposits returned .....	92 05	
Cash paid for surrendered policies .....	19,220 87	
Cash dividend paid to policyholders .....	49,541 65	
(Total paid to policyholders .....	\$256,386 11)	
Cash paid stockholders for interest or dividends .....	17,500 00	
Cash paid for commissions to agents .....	101,236 82	
Cash paid for salaries and traveling expenses of managers and agents .....	42,059 70	
Cash paid for medical examiners' fees .....	8,916 20	
Cash paid officers and employees, except agents and examiners .....	15,218 88	
Cash paid for taxes and revenue stamps .....	10,400 69	
Cash paid for rents .....	4,200 22	
Cash paid for furniture and fixtures and safes for home and agency offices .....	555 32	
Cash paid for advertising .....	3,870 10	
Cash paid for the following items, viz: Legal expenses and attorney's fees, \$3,559.08; printing and canvassing documents, \$4,544.72; postage, express and legal, \$3,317.50; stationery, office supplies and recording fees, \$2,975.39 .....	14,336 69	
Total disbursements .....		474,480 63
Balance—invested in the following assets— .....		\$1,820,596 06

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$133,091 21	\$133,091 21
Loans secured by deed of trust or mortgages upon real estate .....	1,467,232 92	1,467,232 02
Loans made in cash on company's policies as collateral .....	143,539 21	143,539 21
Premium notes, loans or liens on policies in force .....	3,004 95	3,004 95
Cash deposited in banks and trust companies .....	51,408 16	51,408 16
Bills receivable .....	18,034 32	.....
Agents' ledger balances .....	4,286 19	.....
Total net or ledger assets .....	\$1,820,596 06	
Interest due and accrued on bonds and mortgages and trust deeds .....	44,573 85	44,573 85
Interest accrued on premium notes, loans or liens .....	10,258 09	10,258 09
Rents accrued .....	911 32	911 32
Net amount of uncollected and deferred premiums .....	99,096 20	99,096 20
Furniture, fixtures and safes .....	2,963 17	.....
Commuted commissions .....	17,790 69	.....
Total assets .....	\$1,996,189 38	\$1,953,115 01

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes .....	\$2,963 17
Commuted commissions .....	17,790 69
Loans on personal security .....	4,286 19
Supplies, printed matter and stationery .....	18,034 32
Total .....	\$43,074 37

## LIABILITIES.

Claims for death losses and matured endowments, unad- justed or adjusted and not due .....	\$7,000 00
Claims for death losses or other policy claims, resisted by the company .....	11,000 00
Net value of outstanding policies—actuaries—4 per cent .....	1,802,870 00
Amount of other liability of the company, viz: To policy- holders for deposits .....	599 74
Total liabilities .....	1,821,469 74
Surplus as regards policyholders .....	\$131,645 27

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	8,964	\$16,553,922 97
New policies issued, restored and increased during the year .....	2,684	5,175,723 93
Total number and amount .....	11,648	\$21,729,646 90
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	69	\$140,864 31
By expiry .....	8	9,674 81
By surrender .....	321	358,080 37
By lapse .....	1,136	2,235,362 37
By default .....	3	226,225 79
By change and decrease .....	...	60,665 99
By transfer .....	101	183,892 48
Not taken .....	189	432,500 00
Re-conversion (additions) .....	...	2,224 41
Total .....	1,827	3,649,490 53
Total policies in force at end of year 1887 .....	9,821	\$18,080,156 37

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	576	\$1,112,293 52
Policies in force at the end of the year.....	1,142	2,248,638 35
Premiums collected during the year.....	.....	66,785 17
Losses and claims paid during the year.....	3	6,000 00

## MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated April, 1842; commenced business February 1, 1843; commenced business in Illinois July 14, 1857.]

RICHARD A. McCURDY, PRESIDENT.

WILLIAM J. EASTON, SECRETARY.

FREDERICK H. WINSTON, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886. .... \$104,719,734 31

## INCOME.

Cash and notes received for premiums without deductions..	\$16,978,319 00
Cash received for annuities. ....	132,582 62
Total premium income .....	\$17,110,901 62
Cash received for interest on mortgage loans.....	2,693,359 93
Cash received for interest on bonds, and dividends on stocks	2,279,412 45
Cash received for interest on other debts due the company...	459,152 78
Cash received for rents for use of company's property.....	494,589 54
Cash received for profits on bonds, stocks, or gold, actually sold.....	145,634 74
Sundries .....	26,871 40
Total income .....	\$23,119,922 46
Total.....	\$127,839,656 77

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$7,107,260 34
Cash paid for matured endowments and additions. ....	1,245,127 86
Amount paid for losses and matured endowments .....	\$8,352,388 20
Cash paid to annuitants.....	35,116 87
Cash paid for surrendered policies and additions.....	3,086,733 15
Cash dividends paid to policyholders .....	2,654,185 38
(Total paid to policyholders..... \$14,128,423 60)	
Cash paid for commissions to agents.....	2,052,722 69
Cash paid for salaries, expenses of law department.....	186,715 34



Cash paid for medical examiners' fees and salaries .....	\$140,920 81
Cash paid officers and employes, except agents and examiners .....	313,681 40
Cash paid for taxes and revenue stamps .....	283,084 08
Cash paid for rents .....	85,671 00
Cash paid for advertising .....	91,518 39
Cash paid for the following items, viz: Exchange, postage, printing, stationery and sundry other expenses.....	495,200 78

Total disbursements..... \$17,777,938 09

Balance—invested in the following assets—..... \$110,061,718 68

## ASSETS.

	Ledger balances.	Admitted assets.
Cash and value of real estate.....	\$10,644,073 37	\$10,644,073 37
Loans secured by deed of trust or mortgages upon real estate .....	49,615,268 06	49,615,268 06
Loans secured by pledge of bonds, stocks or other collaterals .....	9,515,100 00	9,515,100 00
Par and value of bonds and stocks .....	37,496,252 81	43,439,877 81
Cash in company's office and deposited in banks.....	2,619,362 66	2,619,362 66
Bills receivable, suspension account .....	148,765 20	.....
Agents' ledger balances.....	22,896 58	.....

Total net or ledger assets..... \$110,061,718 68

Interest due and accrued on bonds and mortgages and trust deeds, on bonds and stocks and on collateral loans .....	1,000,391 19	1,000,391 19
Net amount of uncollected and deferred premiums .....	1,440,893 61	1,440,893 61

Total assets..... \$112,503,003 48 \$118,274,966 70

## ITEMS NOT ADMITTED.

Agents' balances.....	\$22,896 58
Bills receivable, suspension account.....	148,765 20
Total.....	<u>\$171,661 78</u>

## LIABILITIES.

Claims for matured endowments, due and unpaid.....	\$32,290 67
Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	303,370 00
Net value of outstanding policies—actuaries—4 per cent.....	111,488,776 00
Amount of other liability of the company, viz: Premiums paid in advance, \$82,314.36; non-forfeiture clause, 41,600.00 ..	123,914 36

Total liabilities..... \$111,948,351 03

Surplus as regards policyholders .....

\$6,326,615 67

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	129,846	\$393,776,174 00
New policies issued, restored and increased, during the year.....	22,323	69,641,110 00

Total number and amount .....

152,169 \$463,417,284 00

Deduct policies which have ceased to be in force during the  
year—

	No.	Amount.
By death .....	1,870	\$6,465,346 00
By maturity.....	455	1,240,735 00
By expiry.....	125	448,750 00
By surrender.....	2,182	9,341,038 00
By lapse .....	3,920	9,773,791 00
By change and decrease.....	54	559,300 00
Not taken.....	2,733	8,004,965 00

Total..... 11,339 \$5,833,925 00

Total policies in force at end of year 1887 .....

140,830 \$427,583,359 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	768	\$2,665,735 00
Policies in force at the end of the year.....	7,884	21,697,939 00
Premiums collected during the year.....		685,812 74
Losses and claims paid during the year.....	143	336,862 00

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Newark, N. J.; incorporated January 31, 1845; commenced business April, 1845; commenced business in Illinois October 13, 1855.]

AMZI DODD, PRESIDENT.

EDWARD L. DOBBINS, SECRETARY.

CHARLES LEYENBERGER, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets December 31, 1886..... \$39,101,115 83

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$756,484 80	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	3,998,604 87	
Cash received for annuities.....	53,147 22	
Total premium income.....	\$4,808,236 89	
Cash received for interest on mortgage loans.....	1,223,063 25	
Cash received for interest on bonds, and dividends on stocks.....	552,582 12	
Cash received for interest on premium notes, loans or liens..	253,403 34	
Cash received for interest on other debts due the company ..	198,387 06	
Cash received for rents for use of company's property.....	28,993 64	
Total income.....		\$7,064,666 30
Total.....		\$46,165,782 13

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$2,531,296 20
Premium notes, loans, or liens used in payment of the same.	146,760 02
Cash paid for matured endowments and additions.....	206,990 81
Premium notes, loans, or liens used in payment of same.....	5,046 75
Amount paid for losses and matured endowments.....	\$2,890,093 78
Cash paid to annuitants.....	20,086 82
Cash paid for surrendered policies.....	250,508 80
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse.....	140,904 82
Cash surrender values, including re-converted additions applied in payment of premiums.....	200,785 37
Cash dividends paid to policyholders.....	1,200,263 53
Premium notes, loans, or liens used in payment of dividends to policyholders.....	23,533 22
(Total paid to policyholders.....	\$4,726,176 34)
Cash paid for commissions to agents.....	502,995 85

Cash paid for medical examiners' fees.....	\$36,122 69	
Cash paid officers and employes.....	121,415 63	
Cash paid for taxes and revenue stamps.....	155,855 74	
Cash paid for advertising and legal and miscellaneous expenses.....	69,423 43	
Cash paid for the following items, viz: Profit and loss, including premiums paid on bonds purchased.....	103,516 88	
Total disbursements.....		\$5,715,506 56
Balance—invested in the following assets—.....		<u>\$40,450,275 57</u>

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$200,000 00	\$200,000 00
Loans secured by deed of trust or mortgages upon real estate.....	19,959,583 42	19,959,583 42
Loans secured by pledge of bonds, stocks or other collaterals.....	3,515,500 00	3,515,500 00
Loans made in cash on company's policies as collateral.....	650,914 17	650,914 17
Premium notes, loans or liens on policies in force.....	4,242,886 85	4,242,886 85
Par and value of bonds and stocks.....	9,735,701 33	10,467,706 33
Cash in company's office.....	189,444 79	189,444 79
Cash deposited in banks and trust companies.....	600,993 88	600,993 88
Real estate purchased on foreclosure.....	1,281,481 80	1,281,481 80
Agents' ledger balances.....	571 24	
Premiums in transit since received.....	73,198 09	73,198 09
Total net ledger assets.....	\$40,450,275 57	
Interest due and accrued on bonds and mortgages and trust deeds.....	339,546 36	339,546 36
Interest due and accrued on bonds and stocks.....	130,519 30	130,519 30
Interest due and accrued on collateral loans.....	17,900 14	17,900 14
Interest due and accrued on premium notes, loans, or liens.....	116,679 38	116,679 38
Net amount of uncollected and deferred premiums.....	324,307 58	324,307 58
Total assets.....	<u>\$41,379,228 33</u>	<u>\$42,110,662 09</u>

## ITEMS NOT ADMITTED.

Agents' balances.....	<u>\$571 24</u>
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## LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	\$264,131 11	
Claims for death losses or other policy claims, resisted by the company.....	17,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	38,333,923 00	
Amount of unpaid dividends due policyholders.....	213,591 65	
Amount of other liability of the company, viz: Premiums paid in advance.....	5,419 57	
Total liabilities.....		38,834,065 33
Surplus as regards policyholders.....		<u>\$3,276,596 76</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	53,633	\$143,186,656 00
New policies issued, restored and increased, during the year.....	6,289	16,078,824 00
Total number and amount.....	59,922	\$159,265,480 00
Deduct policies which have ceased to be in force during the year—		
By death.....	891	\$2,739,147 00
By maturity, (end.).....	102	205,054 00
By expiry, (term.).....	604	1,624,900 00
By surrender.....	1,479	4,120,493 00
By lapse.....	924	2,119,300 00
Not taken.....	560	1,267,183 00
Total.....	4,560	12,076,077 00
Total policies in force at end of year 1887.....	55,362	\$147,189,403 00
Annuity bonds in force (not included in above).....	55	24,579 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	423	\$1,039,836 00
Policies in force at the end of the year.....	4,294	9,938,336 00
Premiums collected during the year.....		225,121 29
Losses and claims paid during the year.....		137,030 00

## NATIONAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Montpelier, Vt.; incorporated November 13, 1848; commenced business February 1, 1850; commenced business in Illinois October 5, 1860.]

CHARLES DEWEY, PRESIDENT.

GEORGE W. REED, SECRETARY.

JOHN N. HILLS, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$3,763,976 87

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$246,246 10	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	708,059 19	
Total premium income.....	\$954,305 29	
Cash received for interest on mortgage loans.....	103,312 98	
Cash received for interest on bonds and dividends on stocks.....	94,048 65	
Cash received for interest on premium notes, loans or liens.....	8,586 49	
Cash received for interest on other debts due the company.....	6,194 38	
Cash received for rents for use of company's property.....	7,413 32	
Profit and loss.....	13,586 79	
Total income.....		1,187,447 90
Total.....		\$4,951,424 77

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$211,622 33	
Premium notes, loans, or liens used in payment of the same..	548 44	
Cash paid for matured endowments and additions.....	12,950 00	
Amount paid for losses and matured endowments.....	\$225,120 77	
Cash paid for surrendered policies.....	111,108 65	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	2,827 77	
Cash dividend paid to policyholders.....	106,004 25	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	179 22	
(Total paid to policyholders.....	\$445,240 66)	
Cash paid for commissions to agents.....	139,819 13	
Cash paid for salaries and traveling expenses of managers and agents.....	12,552 55	
Cash paid for medical examiners' fees.....	12,176 73	
Cash paid officers and employees, except agents and examiners.....	19,366 58	
Cash paid for taxes and revenue stamps.....	19,457 99	
Cash paid for rents.....	7,442 66	
Cash paid for furniture and fixtures and safes for home and agency offices.....	1,487 30	
Cash paid for advertising and printing.....	9,984 64	
Cash paid for the following items, viz: Legal expenses, \$461.57; postage and express, \$2,489.97.....	2,951 54	
Total disbursements.....		670,479 78
Balance—invested in the following assets—.....		\$4,280,944 99



## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$203,007 81	\$203,007 81
Loans secured by deed of trust or mortgages upon real estate.....	1,774,071 05	1,774,071 05
Loans secured by pledge of bonds, stocks or other collaterals.....	54,000 00	54,000 00
Loans made in cash on company's policies as collateral.....	155,716 61	155,716 61
Premium notes, loans, or liens on policies in force.....	37,946 81	37,946 81
Cost and value of bonds and stocks.....	1,844,203 17	1,844,203 17
Cash in company's office.....	1,911 39	1,911 39
Cash deposited in banks and trust companies.....	84,179 33	84,179 33
Agents' ledger balances (of which \$105,808.80 has since been paid).....	125,907 82	105,808 80
Total net or ledger assets.....	\$4,280,943 99	
Interest due and accrued on bonds and mortgages and trust deeds.....	41,534 75	41,534 75
Interest due and accrued on bonds and stocks.....	20,552 40	20,552 40
Interest due and accrued on collateral loans.....	1,666 67	1,666 67
Interest due and accrued on premium notes, loans or liens.....	6,348 47	6,348 47
Net amount of uncollected and deferred premiums.....	74,366 94	74,366 94
Total assets.....	\$4,425,413 22	\$4,405,314 20

## ITEMS NOT ADMITTED.

Agents' balances.....	20,099 02
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## LIABILITIES.

Claims for death losses, due and unpaid.....	\$2,000 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	6,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	3,434,152 67	
Amount of unpaid dividends due policyholders.....	67,141 09	
Amount of other liability of the company, viz: Premiums paid in advance.....	5,048 50	
Extra reserve on life rate endowment policies.....	221,398 35	
Total liabilities.....		\$3,735,740 61
Surplus as regards policyholders.....		\$669,573 59

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	12,595	\$20,059,506 00
New policies issued, restored and increased, during the year.....	3,927	8,226,779 00
Total number and amount.....	16,522	\$28,286,285 00
Deduct policies which have ceased to be in force during the year—		
By death.....	113	\$212,171 00
By maturity, (end.).....	24	12,950 00
By surrender.....	858	969,500 00
By lapse.....	532	953,000 00
By change and decrease.....	79	228,340 00
Not taken.....	568	988,000 00
Total.....	2,174	3,363,961 00
Total policies in force at end of year 1887.....	14,348	\$24,922,324 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	168	\$251,000 00
Policies in force at the end of the year.....	581	906,990 00
Premiums collected during the year.....		30,646 37
Losses and claims paid during the year.....	2	3,000 00

# NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

YEAR ENDING DECEMBER 31, 1887.

[Located at Washington, D. C.; incorporated July 25, 1868; commenced business August 1, 1868; commenced business in Illinois August 17, 1868.]

VAN H. HIGGINS, PRESIDENT.

J. H. NITCHIE, SECRETARY.

VAN H. HIGGINS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00	
Amount of net ledger assets, December 31, 1886.....	\$2,475,971 29	
Add credit balance of profit and loss account .....	25,655 83	
Extended at .....		\$2,501,627 12

## INCOME.

Cash and notes received for premiums without deductions..	\$54,948 81	
Deduct amount paid for re-insurance .....	2,365 21	
Total premium income.....	\$52,583 60	
Cash received for interest, and dividends on stocks etc.....	85,035 72	
Cash received for rents for use of company's property .....	— 94,554 75	
Total income.....		\$232,174 07
Total .....		\$2,733,801 19

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$119,633 78	
Cash paid for matured endowments and additions .....	2,600 00	
Total.....	\$122,233 78	
Deduct amount received from other companies for losses or claims on policies of this company re-insured .....	8,400 00	
Amount paid for losses and matured endowments .....	\$113,833 78	
Cash paid to annuitants, including redemption of certificates for premiums paid in advance.....	26 70	
Cash paid for surrendered policies and for expenses of purchasing (less re-insurance).....	93,643 41	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse .....	409 41	
Cash surrender values, including re-converted additions applied in payment of premiums.....	24 10	
(Total paid to policyholders.....	\$207,937 40)	

Cash paid stockholders for interest or dividends.....	\$50,000 00	
Cash paid for commissions to agents.....	723 35	
Cash paid for salaries and traveling and other expenses of managers and agents.....	499 98	
Cash paid officers and employes, except agents and examiners	20,467 28	
Cash paid for taxes and revenue stamps .....	25,380 09	
Cash paid for rents .....	899 99	
Cash paid for the following items, viz: Real estate, expenses and interest on incumbrances, \$39,809.95; printing and stationery, \$272.48; postage and exchange, \$430.04; legal expenses, \$13,255.55; sundries, \$2,296.80.....	56,064 82	
Total disbursements.....		\$361,972 91
Balance—invested in the following assets— .....		\$2,371,828 28

## ASSETS.

	Ledger balances.	Admitted Assets.
Cost and value of real estate .....	\$702,493 34	\$702,493 34
Loans secured by deed of trust or mortgages upon real estate	650,670 88	650,670 88
Loans secured by pledge of bonds, stock or other collaterals.	190,000 00	190,000 00
Contracts for the sale of real estate.....	192,369 95	192,369 95
Premium notes, loans, or liens on policies in force.....	6,638 58	6,638 58
Cost and value of bonds and stocks .....	527,829 30	519,865 40
Cash in company's office.....	3,685 29	2,096 80
Cash deposited in banks and trust companies .....	47,419 86	47,419 86
Bills receivable.....	10,000 00	.....
Cash in hands of receiver appointed by court.....	1,800 00	.....
Claims against receivers of other Life Ins. Co's.....	40,509 57	.....
Total net or ledger assets .....	\$2,373,416 77	
Interest due and accrued on bonds and mortgages and trust deeds.....	3,671 70	3,671 70
Interest due and accrued on bonds and stocks.....	3,840 00	3,840 00
Interest due and accrued on collateral loans.....	553 33	553 33
Interest due and accrued on bills receivable .....	420 00	.....
Rents due and accrued.....	1,285 66	1,285 66
Interest due and accrued on real estate contracts.....	2,538 90	2,538 90
Net amount of uncollected and and deferred premiums .....	4,967 37	4,967 37
Total assets.....	\$2,390,693 73	\$2,328,411 77

## ITEMS NOT ADMITTED.

Suspense account .....	\$1,588 49
Cash in receivers hands, charged to profit and loss .....	1,800 00
Claims against receivers.....	40,509 57
Bills receivable and interest .....	10,420 00
Total.....	\$54,318 06

## LIABILITIES.

Claims for matured endowments, due and unpaid .....	\$2,679 00	
Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	23,132 00	
Premiums to be returned with the above.....	137 75	
Net value of outstanding policies—actuaries—4 per cent .....	1,432,563 00	
Premiums paid in advance—present value .....	165 91	
Contingent liability under policies marked off.....	2,622 33	
Contingent reserve on bonus policies.....	2,532 86	
Total liabilities.....		\$1,463,832 85
Surplus as regards policyholders .....		\$864,578 92

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	3,044	\$4,267,415 00
New policies issued, restored and increased during the year.....	17	14,677 00
Total number and amount .....	3,061	\$4,282,092 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.
By death .....	47	\$115,576 00
By maturity, (end.) .....	6	5,079 00
By expiry, (term.) .....	4	6,500 00
By surrender .....	287	398,013 00
By lapse .....	11	13,000 00
By change and decrease .....	16	42,958 00
Re-insured .....		85,000 00

Total .....	371	\$666,126 00
Total policies in force at end of year 1887 .....	2,690	\$3,615,966 00

#### BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	3	\$967 00
Policies in force at the end of the year .....	203	233,130 00
Premiums collected during the year .....		4,150 00
Losses and claims paid during the year .....	9	17,208 30

### NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Boston, Mass.; incorporated April 1, 1835; commenced business December 1, 1843; commenced business in Illinois November 16, 1861.]

BENJAMIN F. STEVENS, PRESIDENT.

S. F. TRULL, SECRETARY.

CHARLES B. CLEVELAND, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$16,674,559 07

#### INCOME.

Cash and notes received for premiums without deductions for first years' insurance .....	\$289,604 44
Cash and notes received for premiums without deductions for subsequent years' insurance .....	2,047,402 55
Total premium income .....	\$2,337,006 99
Cash received for interest on mortgage loans .....	152,782 12
Cash received for interest on bonds and dividends on stocks .....	588,402 62
Cash received for interest on premium notes, loans or liens .....	65,357 16
Cash received for interest on other debts due the company ..	55,405 57
Cash received for rents for use of company's property .....	71,353 29
Balance of profit and loss account .....	109,605 04

Total income..... 3,379,912 79

Total..... \$20,054,471 86



## DISBURSEMENTS.

Cash paid for losses and additions .....	\$986,423 04	
Premium notes, loans or liens used in payment of the same..	29,898 96	
Cash paid for matured endowments and additions .....	286,428 70	
Premium notes, loans or liens used in payment of same .....	13,846 30	
Amount paid for losses and matured and discounted endowments .....	\$1,316,597 00	
Cash paid for surrendered policies .....	257,377 83	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse .....	58,080 41	
Cash dividends paid to policyholders .....	400,885 44	
Premium notes, loans, or liens used in payment of dividends to policyholders .....	22,906 80	
(Total paid to policyholders .....	\$2,055,847 48)	
Cash paid for commissions to agents .....	172,171 71	
Cash paid for medical examiners' fees .....	11,899 25	
Cash paid officers and employes, except agents and examiners .....	87,476 67	
Cash paid for taxes and revenue stamps .....	38,084 76	
Cash paid for accrued interest on investments purchased during the year .....	11,132 57	
Cash paid for advertising .....	15,367 15	
Cash paid for the following items, viz: Printing, stationery, and all other incidental expenses at home office and at agencies .....	113,764 86	
Total disbursements .....	\$2,505,744 45	
Balance—invested in the following assets— .....	\$17,548,727 41	

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$1,636,959 57	\$1,636,959 57
Loans secured by deed of trust or mortgages upon real estate .....	2,830,750 00	2,830,750 00
Loans secured by pledge of bonds, stocks or other collaterals .....	1,574,046 76	1,574,046 76
Loans made in cash on company's policies as collateral .....	6,400 00	6,400 00
Premium notes, loans or liens on policies in force .....	745,984 66	745,984 66
Cost and value of bonds and stocks .....	9,854,234 05	11,026,256 88
Special deposit in Everett National Bank .....	50,000 00	50,000 00
Cash deposited in banks and trust companies .....	606,889 94	606,889 94
Quarterly and semi-annual premium notes being part of premium note account secured by premium reserve as all other premium notes are .....	243,462 43	243,462 43
Total net or ledger assets .....	\$17,548,727 41	
Interest due and accrued on bonds and mortgages and trust deeds .....	40,944 65	40,944 65
Interest due and accrued on bonds and stocks .....	101,636 37	101,636 37
Interest due and accrued on collateral loans .....	21,436 56	21,436 56
Interest due and accrued on premium notes, loans or liens .....	26,000 00	26,000 00
Rents due and accrued .....	14,243 30	14,243 30
Net amount of uncollected and deferred premiums .....	148,419 46	148,419 46
Total assets .....	\$17,901,407 75	\$19,073,430 58

## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid .....	\$89,397 00	
Net value of outstanding policies—actuaries—4 per cent .....	16,215,021 00	
Amount of unpaid dividends due policyholders .....	96,381 09	
Total liabilities .....		16,400,799 09
Surplus as regards policyholders .....		\$2,672,631 49

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	22,819	\$67,241,961 00
New policies issued, restored and increased, during the year .....	2,773	7,967,623 00
Total number and amount .....	25,592	\$75,209,584 00

Deduct policies which have ceased to be in force during the year -

	No.	Amount.		
By death.....	321	\$933,483 00		
By maturity.....	139	303,160 00		
By expiry.....	34	12,000 00		
By surrender.....	468	1,234,132 00		
By lapse.....	538	1,920,575 00		
By change and decrease.....	6	211,120 00		
Not taken.....	269	840,990 00		
Total.....			1,775	\$5,455,460 00
Total policies in force at end of year 1887.....			23,817	\$69,754,124 00

#### BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	424	\$1,118,000 00
Policies in force at the end of the year.....	2,827	7,463,056 00
Premiums collected during the year.....		305,085 69
Losses and claims paid during the year.....	27	53,626 00

### NEW YORK LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated in 1841; commenced business in 1845;  
commenced business in Illinois February 24, 1857.]

WILLIAM H. BEERS, PRESIDENT.

RUFUS W. WEEKS, ACTUARY.

JAMES B. WALLER, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$69,645,023 09

#### INCOME.

Cash received for new premiums without deductions for commissions or other expenses.....	\$6,097,087 20
Cash received for renewal premiums without deductions for commissions or other expenses.....	10,533,726 84
Premium notes taken in part payment for premiums.....	77,666 07
Cash received for annuities.....	1,252,980 46

Total.....	\$17,961,460 57
Deduct amount paid for re-insurance.....	134,568 56

Total premium income..... \$17,826,892 01

Cash received for interest on mortgage loans.....	825,399 46
Cash received for interest on bonds, and dividends on stocks.....	2,552,533 68
Cash received for interest on premium notes, loans or liens.....	47,594 53
Cash received for interest on other debts due the company.....	213,709 12
Cash received as discount on claims paid in advance.....	267 18
Cash received for rents for use of company's property.....	86,579 49
Cash received for profits on bonds and real estate actually sold.....	37,869 45

Total income..... \$21,590,844 92

Total..... \$91,235,868 01

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$3,979,950 85	
Premium notes, loans, or liens used in payment of the same..	11,350 00	
Cash paid for matured endowments and additions.....	442,080 84	
Premium notes, loans or liens used in payment of same.....	2,289 15	
Total.....	\$4,435,670 84	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	74,304 01	
Amount paid for losses and matured endowments.....	\$4,361,366 83	
Cash paid to annuitants.....	967,916 88	
Cash paid for surrendered policies.....	1,867,723 90	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	13,980 31	
Cash dividend paid to policyholders.....	2,322,290 75	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	1,932 12	
(Total paid to policyholders..... \$9,535,210 79)		
Cash paid for commissions to agents, including advanced and commuted commissions.....	2,717,371 96	
Cash paid for salaries and traveling expenses of managers and agents.....	100,000 00	
Cash paid for medical examiners' fees.....	168,901 07	
Cash paid officers and employes, except agents and examiners.....	323,287 47	
Cash paid for taxes and revenue stamps.....	129,927 04	
Cash paid for advertising.....	95,518 48	
Cash paid for the following items, viz: Office, law and agency expenses.....	755,308 06	
Total disbursements.....	\$13,825,524 87	
Balance—invested in the following assets—.....	\$77,410,343 14	

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$6,887,092 59	\$6,887,092 59
Loans secured by deed of trust or mortgages upon real estate.....	15,969,372 78	15,969,372 78
Loans secured by pledge of bonds, stocks or other collaterals.....	1,867,500 00	1,867,500 00
Premium notes, loans, or liens on policies in force.....	388,799 44	388,799 44
Cost and value of bonds and stocks.....	49,088,286 14	52,255,814 82
Cash in company's office.....	6,003 14	6,003 14
Cash deposited in banks and trust companies.....	3,032,496 46	3,032,496 46
Agents' ledger balances.....	170,792 59	
Total net or ledger assets.....	\$77,410,343 14	
Interest due and accrued on bonds and mortgages and trust deeds.....	188,594 82	188,594 82
Interest due and accrued on bonds and stocks.....	287,294 60	287,294 60
Rents due and accrued.....	12,588 17	12,588 17
Net amount of uncollected and deferred premiums.....	1,610,797 15	1,610,797 15
Total assets.....	\$79,509,617 88	\$82,506,353 97

## ITEMS NOT ADMITTED.

Agents' balances.....	\$170,792 59
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## LIABILITIES.

Claims for matured endowments, due and unpaid.....	\$27,582 30	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	599,292 92	
Claims for death losses or other policy claims, resisted by the company.....	20,000 00	
Amount due and unpaid on annuity claims.....	13,042 96	
Net value of outstanding policies—actuaries—4 per cent.....	69,946,756 00	
Amount of other liability of the company, viz: Premiums paid in advance.....	52,886 73	
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies, \$5,315,720.83; estimated surplus accrued on all other policies, \$6,531,072.23.		
Total liabilities.....	\$70,659,560 91	
Surplus as regards policyholders.....	\$11,846,793 06	

## EXHIBIT OF POLICIES.

	No.	Amount
Policies in force at commencement of year 1887 .....	97,719	\$304,373,540 00
New policies issued, restored and increased, during the year. ....	28,522	106,749,295 00
Total number and amount. ....	126,241	\$411,122,835 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death. ....	1,167	\$4,067,472
By maturity (end.) ....	221	495,228
By expiry (term.) ....	230	18,000
By surrender. ....	1,454	9,557,735
By lapse. ....	5,068	15,614,241
By change and decrease. ....		869,987
Not taken. ....	4,778	21,564,636
Re-insured. ....		3,412,150
Total. ....	12,918	\$55,599,449 00
Total policies in force at end of year 1887 .....	113,323	\$355,523,386 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	1,498	\$6,877,780 00
Policies in force at the end of the year .....	5,435	17,199,093 00
Premiums collected during the year. ....		611,504 26
Losses and claims paid during the year. ....	64	176,177 77

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Milwaukee, Wis.; incorporated March, 1857.; commenced business November 25, 1858; commenced business in Illinois May 23, 1864.]

H. L. PALMER, PRESIDENT.

J. W. SKINNER, SECRETARY.

J. E. DEAN AND OSCAR PAYNE, ATTORNEYS IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886. .... \$25,715,162 61

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance. ....	\$1,205,901 47
Cash and notes received for premiums without deductions for subsequent year's insurance. ....	4,015,051 65
Total premium income. ....	\$5,220,953 12
Cash received for interest on mortgage loans. ....	1,369,663 90
Cash received for interest on bonds, and dividends on stocks. ....	31,019 64
Cash received for interest on premium notes, loans or liens. ....	79,899 11
Cash received for interest on other debts due the company, including interest on deposits and deferred premiums. ....	82,638 77
Cash received as discount on claims paid in advance. ....	849 54
Cash received for rents for use of company's property. ....	75,095 05
Total income. ....	\$6,860,119 13
Total. ....	\$32,575,281 74



## DISBURSEMENTS.

Losses and additions.....	\$1,416,303 22	
Matured endowments and additions.....	304,805 41	
Amount paid for losses and matured endowments. ....	\$1,721,108 63	
Surrendered policies.....	160,621 07	
Premium notes, loans, or liens void by lapse.....	8,468 57	
Cash dividend paid to policyholders.....	1,457,611 09	
Premium notes, loans, or liens used in payment of dividends to policyholders.....		
(Total paid to policyholders..... \$3,347,809 36)		
Cash paid for commissions to agents.....	719,398 99	
Cash paid for salaries and traveling expenses of managers and agents.....	24,336 31	
Cash paid for medical examiners' fees, including medical director and assistant.....	54,338 33	
Cash paid officers and employes, except agents and examiners exclusive of medical and legal departments.....	127,953 38	
Cash paid for taxes and revenue stamps.....	81,966 36	
Cash paid for rents.....	4,629 57	
Cash paid for commuting commissions.....	5,146 33	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	3,894 08	
Cash paid for advertising.....	6,562 06	
Cash paid for the following items, viz: Supplies, postage, exchange, building, law, loan and other expenses.....	176,419 99	
Real estate marked down for possible depreciation, \$183,343.98; profit and loss, \$35,901.11.....	219,245 09	
Total disbursements.....		\$4,771,699 85
Balance—invested in the following assets—.....		\$27,803,581 89

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$1,320,530 81	\$1,320,530 81
Loans secured by deed of trust or mortgages upon real estate.....	24,211,495 86	24,211,495 86
Premium notes, loans, or liens on policies in force.....	857,535 04	857,535 04
Par and value of bonds and stocks.....	554,525 00	606,607 05
Cash in company's office, including \$94,988.93 of 1887, received January 1st to 10th, 1888.....	193,731 15	193,731 15
Cash deposited in banks and trust companies.....	644,100 28	644,100 28
Bills receivable.....	2,197 13	
Agents' ledger balances.....	19,466 62	
Total net or ledger assets.....	\$27,803,581 89	
Interest due and accrued on bonds and mortgages and trust deeds.....	389,754 08	389,754 08
Interest due and accrued on premium notes, loans, or liens..	34,451 54	34,451 54
Rents due and accrued.....	7,168 21	7,168 21
Net amount of uncollected and deferred premiums.....	570,981 13	570,981 13
Total assets.....	\$28,805,936 85	\$28,836,355 15

## ITEMS NOT ADMITTED.

Agents' balances.....	\$19,466 62
Bills receivable.....	2,197 13
Total.....	\$21,663 75

## LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	127,363 96	
Claims for death losses or other policy claims, resisted by the company.....	7,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	24,508,027 00	
Amount of unpaid dividends due policyholders—estimated..	95,000 00	
Amount of other liability of the company, viz: Premiums paid in advance, \$2,000, and accrued commissions \$10,000, estimated, accounts not presented, \$6,748.64; reserve for paid up insurance, claimable, \$59,990.12.....	78,738 76	
Total liabilities.....		\$24,816,129 72
Surplus as regards policyholders.....		\$4,020,225 43

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	56,544	\$127,629,903 00
New policies issued, restored and increased, during the year. ....	13,304	35,608,930 00
Total number and amount.....	69,848	\$163,238,833 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	603	\$1,387,169 00
By maturity, (end.).....	210	308,922 00
By expiry, (term.).....	9	2,572,470 00
By surrender.....	406	871,947 00
By lapse.....	2,859	6,291,602 00
By change and decrease.....	3	378,712 00
Not taken.....	1,352	3,812,688 00
Total.....	5,442	\$15,623,510 00
Total policies in force at end of year 1887.....	64,406	\$147,615,323 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	799	\$2,310,162 00
Policies in force at the end of the year.....	5,706	16,329,235 00
Premiums collected during the year.....		604,145 42
Losses and claims paid during the year.....	80	189,506 21

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALI-  
FORNIA.

YEAR ENDING DECEMBER 31, 1887.

Located at San Francisco, Cal.; incorporated December 28, 1867; commenced business  
January, 1868; commenced business in Illinois, May 11, 1886.]

GEORGE A. MOORE, PRESIDENT.

J. N. PATTON, SECRETARY.

HAROLD A. DOUGLAS, ATTORNEY IN ILLINOIS AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$100,000 00
Amount of net ledger assets, December 31, 1886 .....	\$1,377,634 68

## INCOME.

Accident premiums.....	\$110,212 51	
Cash and notes received for premiums without deductions for first year's insurance.....	42,517 90	
Cash and notes received for premiums without deductions for subsequent years' insurance.....	303,220 85	
Cash received for annuities.....	6,000 00	
Total.....	\$461,951 26	
Deduct amount paid for re-insurance.....	2,024 88	
Total premium income.....	\$459,926 38	
Cash received for interest on mortgage loans.....	107,953 92	
Cash received for interest on bonds and dividends on stocks.....	3,545 00	
Cash received for interest on premium notes, loans or liens.....	3,806 40	
Cash received for interest on other debts due the company.....	3,805 43	
Cash received as discount on claims paid in advance.....	109 50	
Total income.....		\$579,146 63
Total.....		\$1,956,781 31

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$155,580 63	
Premium notes, loans or liens used in payment of the same.....	428 60	
Cash paid for matured endowments and additions.....	23,870 34	
Total.....	\$179,879 57	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	386 42	
Amount paid for losses and matured endowments.....	\$179,493 15	
Cash paid to annuitants.....	2,287 50	
Cash paid for surrendered policies.....	4,098 47	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse.....	4,099 02	
Cash surrender values, including re-converted additions applied in payment of premiums.....	39,237 67	
Cash dividends paid to policyholders.....	34,738 18	
Premium notes, loans or liens used in payment of dividends to policyholders.....	1,034 96	
(Total paid to policyholders.....	\$264,988 95)	
Cash paid stockholders for interest or dividends.....	10,000 00	
Cash paid for commissions to agents.....	60,028 19	
Cash paid for salaries and traveling expenses of managers and agents.....	20,675 34	
Cash paid for medical examiners' fees.....	3,349 75	
Cash paid officers and employees, except agents and examiners.....	30,390 94	
Cash paid for taxes and revenue stamps.....	2,569 56	
Cash paid for rents.....	3,125 00	
Legal fees.....	3,043 40	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	212 06	
Cash paid for advertising.....	2,652 16	
Cash paid for the following items, viz: Printing and stationery.....	4,620 16	
General expenses, postage and subscription.....	4,984 66	
Total disbursements.....		\$410,640 17
Balance—invested in the following assets—.....		\$1,546,141 14

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$144,482 76	\$144,482 76
Loans secured by deed of trust or mortgages upon real estate.....	1,065,678 33	1,065,678 33
Loans secured by pledge of bonds, stocks or other collaterals.....	1,711 94	1,711 94
Loans made in cash on company's policies as collateral.....	29,700 33	29,700 33
Premium notes, loans or liens on policies in force.....	48,807 40	48,807 40
Cost and value of bonds and stocks.....	103,871 25	105,787 50
Cash in company's office.....	4,605 69	4,605 69
Cash deposited in banks and trust companies.....	129,727 74	129,727 74

Bills receivable.....	\$1,126 40	
Agents' ledger balances.....	8,106 00	
Merchandise.....	4,879 00	
Furniture and fixtures.....	3,444 21	
Total net or ledger assets.....	\$1,546,141 14	
Interest due and accrued on bonds and mortgages and trust deeds.....	39,068 25	\$39,068 25
Interest due and accrued on bonds and stocks.....	300 00	300 00
Interest due and accrued on collateral loans.....	1,182 00	1,182 00
Interest due and accrued on premium notes, loans or liens..	8,716 07	8,716 07
Net amount of uncollected and deferred premiums.....	87,490 53	87,490 53
Supplies, printing matter and stationery.....	3,000 00	
Total assets.....	\$1,685,897 99	\$1,667,258 54

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$3,444 21
Merchandise.....	4,879 00
Agents' balances.....	8,106 00
Bills receivable.....	1,126 49
Supplies, printed matter and stationery.....	3,000 00
Total.....	\$20,555 70

## LIABILITIES.

Claims for death losses matured endowments, unadjusted or adjusted and not due.....	\$1,970 00
Net value of outstanding policies—actuaries—4 per cent.....	1,504,609 00
Accident reserve—50 per cent. of gross premiums in force.....	71,525 23
Total liabilities.....	\$1,578,104 23
Surplus as regards policyholders.....	\$89,154 31

## EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at commencement of year 1887, accident.....	3,481	\$8,260,350 00		
Policies in force at commencement of year 1887, life.....	3,185	8,073,900 00	6,666	\$16,334,250 00
New policies issued, restored and increased during the year, accident.....	12,408	\$27,951,850 00		
New policies issued, restored and increased during the year, life.....	523	1,362,009 00	12,931	29,313,859 00
Total number and amount.....			19,597	\$45,648,109 00
Deduct policies which have ceased to be in force during the year—				
	No.	Amount.		
By accident.....	8	\$12,300 00		
By death.....	40	116,893 00		
By maturity, (end.).....	11	23,870 00		
By expiry, accident.....	6,184	17,011,050 00		
By expiry, (term.).....	31	89,000 00		
By surrender, accident.....	372	678,000 00		
By surrender.....	89	257,052 00		
By lapse.....	180	399,800 00		
Not taken, accident.....	1,729	2,803,000 00		
Not taken.....	44	106,000 00		
Re-insured.....	2	28,471 00		
Total.....			8,690	\$21,525,436 00
Total policies in force at end of year 1887.....			10,907	\$24,122,673 00



## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887, life .....	17	\$74,000 00
Policies issued during the year 1887, accident. ....	1,136	2,918,500 00
Policies in force at the end of the year, life .....	55	117,122 00
Policies in force at the end of the year, accident.....	604	1,437,800 00
Premiums collected during the year .....		9,264 29
Losses and claims paid during the year.....		1,194 86

## PENN MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Philadelphia, Pa.; incorporated February 24, 1847; commenced business May 25, 1847; commenced business in Illinois September 30, 1865.]

EDWARD M. NEEDLES, PRESIDENT.

HENRY C. BROWN, SECRETARY.

WILLIAM C. GRANT, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$10,679,167 87

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$573,989 71	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	1,772,000 71	
Total.....	\$2,345,990 42	
Deduct amount paid for re-insurance.....	4,492 98	
Total premium income.....	\$2,341,497 44	
Cash received for interest on mortgage loans .....	180,405 04	
Cash received for interest on bonds, and dividends on stocks .....	329,246 16	
Cash received for interest on premium notes, loans or liens..	36,971 02	
Cash received for interest on collateral loans .....	60,078 34	
Cash received as interest on general account.....	2,028 76	
Cash received for rents for use of company's property .....	32,305 45	
Cash received for profits on bonds, stocks, real estate or gold actually sold.....	17,738 87	
Total income .....		\$3,000,271 08
Total.....		\$13,679,438 95

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$581,978 08
Premium notes, loans, or liens used in payment of the same. ....	17,506 92
Cash paid for matured endowments and additions.....	61,035 40
Premium notes, loans, or liens used in payment of same .....	3,206 60
Total.....	\$663,727 00
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	5,000 00
Amount paid for losses and matured endowments .....	\$658,727 00

Cash paid for surrendered policies.....	\$190,255 97	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	26,204 09	
Cash dividend paid to policyholders.....	374,970 27	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	62,976 54	
(Total paid to policyholders.....)	\$1,313,133 87)	
Cash paid for commissions to agents.....	196,419 45	
Cash paid for salaries and traveling expenses of managers and agents.....	121,654 50	
Cash paid for medical examiners' fees.....	29,211 42	
Cash paid officers and employes, except agents and examiners.....	62,433 43	
Cash paid for taxes and revenue stamps.....	55,935 25	
Cash paid for rents.....	14,735 74	
Cash paid for commuting commissions.....	300 00	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	1,976 43	
Cash paid for advertising, printing, and supplies.....	26,609 67	
Cash paid for the following items, viz: Postage, home office expenses, fire insurance and legal expenses.....	29,472 36	
Total disbursements.....		\$1,851,882 12
Balance—invested in the following assets—.....		<u>\$11,827,556 83</u>

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$784,927 20	\$784,927 20
Loans secured by deed of trust or mortgages upon real estate.....	3,454,252 76	3,454,252 76
Loans secured by pledge of bonds, stocks or other collaterals.....	1,325,136 25	1,325,136 25
Loans made in cash on company's policies as collateral.....	287,077 00	287,077 00
Premium notes, loans, or liens on policies in force.....	587,721 49	587,721 49
Cash and value of bonds and stocks.....	5,209,011 25	5,645,521 00
Cash in company's office.....	1,881 30	1,881 30
Cash deposited in banks and trust companies.....	115,383 14	115,383 14
Bills receivable for premiums, mainly secured by reserve on policies.....	33,017 62	33,017 62
Agents' ledger balances.....	5,934 03	.....
Bills receivable, secured by collateral.....	4,985 09	4,985 09
Sundry accounts.....	18,229 70	.....
Total net or ledger assets.....	<u>\$11,827,556 83</u>	
Interest due and accrued on bonds and mortgages and trust deeds.....	58,019 21	58,019 21
Interest due and accrued on collateral loans.....	12,294 10	12,294 10
Rents due and accrued.....	6,145 45	6,145 45
Net amount of uncollected and deferred premiums.....	259,733 69	259,733 69
Total assets.....	<u>\$12,163,749 28</u>	<u>\$12,576,095 130</u>

## ITEMS NOT ADMITTED.

Agents' balances.....	\$5,934 03
Sundry accounts.....	18,229 70
Total.....	<u>\$24,163 73</u>

## LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	\$51,034 00
Net value of outstanding policies—actuaries—4 per cent.....	10,414,616 00
Amount of unpaid dividends due policyholders being on unreported premiums.....	35,022 92
Amount of depreciation in stock collateral loan.....	19,000 00
Amount of other liability of the company, viz: Life ratio endowment fund and on special forms of policies.....	223,597 11
Premiums paid in advance, \$10,563.33; scrip outstanding, \$9,070.00.....	19,633 33
Total liabilities.....	<u>\$10,762,903 36</u>
Surplus as regards policyholders.....	<u>\$1,813,191 94</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	22,162	\$53,911,873 00
New policies issued, restored and increased during the year .....	5,118	12,817,177 00
Total number and amount ....	27,280	\$66,729,050 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	261	\$607,737 00
By maturity, (end.).....	28	64,242 00
By expiry, (term.).....	73	154,800 00
By surrender.....	380	882,519 00
By lapse.....	1,056	2,192,177 00
By change and decrease.....	31	308,870 00
Not taken.....	542	1,499,900 00
Re-insured.....		174,160 00
Total.....	2,371	\$5,884,405 00
Total policies in force at end of year 1887 .....	24,909	\$60,844,645 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	126	\$428,000 00
Policies in force at the end of the year.....	721	2,137,250 00
Premiums collected during the year .....		83,162 29
Losses and claims paid during the year.....	7	10,508 00

## PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; incorporated May, 1851; commenced business May, 1851;  
commenced business in Illinois, April 12, 1862.]

AARON C. GOODMAN, PRESIDENT.

JOHN M. HOLCOMBE, SECRETARY.

WILLIAM S. SWYMMER, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net ledger assets, December 31, 1886.....	\$10,208,604 24

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$58,438 91	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	634,943 58	
Total premium income.....	\$693,382 49	
Deduct amount paid for re-insurance.....	2,351 74	
Total premium income.....	\$691,030 75	
Cash received for interest on mortgage loans.....	440,157 35	
Cash received for interest on bonds, and dividends on stocks..	59,616 31	
Cash received for interest on premium notes, loans or liens..	65,337 31	
Cash received for interest on other debts due the company...	8,341 83	
Cash received as discount on claims paid in advance.....	660 00	
Cash received for rents for use of company's property.....	44,438 46	
Total income.....		\$1,309,582 01
Total.....		\$11,518,186 25

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$527,312 58	
Premium notes, loans, or liens used in payment of the same..	46,834 95	
Cash paid for matured endowments and additions.....	192,927 83	
Premium notes, loans, or liens used in payment of same.....	17,305 65	
Total.....	\$784,381 01	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	4,778 97	
Amount paid for losses and matured endowments.....	\$779,602 04	
Cash paid for surrendered policies.....	83,782 26	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	24,701 29	
Cash surrender values, including re-converted additions applied in payment of premiums.....	6,942 92	
Cash dividend paid to policyholders.....	118,492 09	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	1,868 84	
(Total paid to policyholders.....	\$1,015,389 44)	
Cash paid stockholders for interest or dividends.....	24,000 00	
Cash paid for commissions to agents.....	59,852 66	
Cash paid for salaries and traveling expenses of managers and agents.....	36,941 24	
Cash paid for medical examiners' fees.....	4,254 50	
Cash paid officers and employes, except agents and examiners	48,896 68	
Cash paid for taxes and revenue stamps.....	28,292 03	
Cash paid for rents.....	10,516 60	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	49 75	
Cash paid for advertising.....	5,592 67	
Cash paid for the following items, viz: Books, blanks and stationery, \$3,456.54; exchange, \$941.60; postage, \$3,361.84; legal expenses, \$4,895.89; sundry expenses, \$5,779.34.....	18,435 21	
Balance of profit and loss account, (including expenses and taxes on real estate).....	56,123 78	
Total disbursements.....		\$1,308,344 56
Balance—invested in the following assets—.....		\$10,209,841 69

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$1,096,218 60	\$1,096,218 60
Loans secured by deed of trust or mortgages upon real estate	6,818,595 98	6,818,595 98
Premium notes, loans, or liens on policies in force.....	1,066,266 08	1,066,266 08
Cost and value of bonds and stocks.....	1,042,192 40	1,123,408 40
Cash in company's office.....	964 85	964 85
Cash deposited in bank and trust companies.....	185,603 78	185,603 78
Total net or ledger assets.....	\$10,209,841 69	



Interest due and accrued on bonds and mortgages and trust deeds.....	163,016 20	\$163,016 20
Net amount of uncollected and deferred premiums.....	35,614 39	35,614 39
Total assets.....	<u>\$10,408,472 28</u>	<u>\$10,489,688 28</u>

## LIABILITIES.

Claims for death losses, due and unpaid.....	\$10,768 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due.....	124,938 00	
Claims for death losses or other policy claims, resisted by the company.....	5,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	8,900,646 00	
Amount of other liability of the company, viz: Contingent reserve on policy account, \$37,541.87; premiums paid in advance, \$2,676.02; special reserve, \$200,000.00.....	240,217 89	
Total liabilities.....		<u>\$9,281,569 89</u>
Surplus as regards policyholders.....		<u>\$1,208,118 39</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	17,988	\$25,656,602 00
New policies issued, restored and increased, during the year.....	1,136	1,777,005 00
Total number and amount.....	19,124	\$27,433,607 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	324	\$552,570
By maturity (end.).....	234	209,566
By expiry (term.).....	2	5,000
By surrender.....	183	256,238
By lapse.....	383	526,158
By change and decrease.....	122	277,938
Not taken.....	199	338,450
Re-insured.....	.....	102,798
Total.....	1,447	\$2,268,718 00
Total policies in force at end of year 1887.....	<u>17,677</u>	<u>\$25,164,889 00</u>

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	54	\$127,433 00
Policies in force at the end of the year.....	574	1,151,832 00
Premiums collected during the year.....	.....	30,323 84
Losses and claims paid during the year.....	<u>13</u>	<u>26,006 00</u>

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated February 25, 1875; commenced business August 10, 1875; commenced business in Illinois August 23, 1876.]

SHEPPARD HOMANS, PRESIDENT.

WILLIAM E. STEVENS, SECRETARY.

EPHRAIM A. OTIS, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash. ....	\$100,000 00	
Amount of net ledger assets, December 31, 1886. ....		\$304,490 28

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance. ....	\$623,931 43	
Premiums paid by dividends. ....	368,626 52	
Total. ....	\$992,557 95	
Deduct amount paid for re-insurance. ....	3,141 03	
Total premium income. ....	\$989,416 92	
Cash received for interest on mortgage loans. ....	5,167 89	
Cash received for interest on bonds and dividends on stocks. ....	7,728 75	
Total income. ....		\$1,002,313 56
Total. ....		\$1,306,803 84

## DISBURSEMENTS.

Cash paid for losses and additions. ....	\$321,407 00	
Cash paid for surrendered policies. ....	3,039 30	
Cash dividends paid to policyholders. ....	368,981 46	
(Total paid to policyholders. ....)	\$693,427 76	
Cash paid for commissions to agents. ....	110,751 74	
Cash paid for traveling expenses of managers and agents. ....	8,125 00	
Cash paid for medical examiner's fees. ....	3,279 55	
Cash paid officers and employes, except agents and examiners. ....	27,788 73	
Cash paid for taxes and revenue stamps. ....	8,581 99	
Cash paid for rents. ....	14,923 30	
Cash paid for commuting commissions. ....	1,514 05	
Cash advanced to agents. ....	16,740 78	
Cash paid for furniture and fixtures and safes for home and agency offices. ....	1,563 60	
Cash paid for advertising. ....	9,646 03	
Cash paid for the following items, viz: Stationery and printing, \$11,332.75; legal and other expenses, \$5,153.09; postage and telegrams, \$3,111.99; attendance fees, \$1,345.00. ....	20,942 83	
Total disbursements. ....		\$917,285 36
Balance—invested in the following assets—		\$389,518 48

## ASSETS.

	Ledger balances.	Admitted assets.
Loans secured by deed of trust or mortgages upon real estate.	\$115,900 00	\$115,900 00
Loans secured by pledge of bonds, stocks or other collaterals	31,125 00	31,125 00
Loans made in cash on company's policies as collateral.....	175 00	175 00
Premium notes, loans or liens on policies in force.....	563 55	563 55
Cost and value of bonds and stocks.....	150,296 25	146,385 00
Cash in company's office.....	738 33	738 33
Cash deposited in banks and trust companies.....	66,609 85	66,609 85
Bills receivable.....	144 99	
Agents' ledger balances.....	23,965 51	
Total net or ledger assets.....	\$389,518 48	
Interest due and accrued on bonds and mortgages and trust deeds.....	424 15	\$424 15
Interest due and accrued on bonds and stocks.....	783 73	783 73
Interest due and accrued on collateral loans.....	537 50	537 50
Interest due and accrued on premium notes, loans or liens...	139 59	139 59
Net amount of uncollected and deferred premiums.....	8,550 32	8,550 32
Total assets.....	\$399,953 77	\$371,932 02

## ITEMS NOT ADMITTED.

Agents' balances.....	\$23,965 51
Bills receivable.....	144 99
Total.....	\$24,110 50

## LIABILITIES.

Claims for death losses, unadjusted or adjusted and not due..	\$52,000 00
Claims for death losses or other policy claims, resisted by the company.....	15,000 00
Net value of outstanding policies—actuaries—4 per cent.....	127,735 00
Total liabilities.....	\$194,735 00
Surplus as regards policyholders..	\$177,197 02

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	8,779	\$36,000,696 00
New policies issued, restored and increased during the year.....	4,032	15,717,200 00
Total number and amount.....	12,811	\$51,717,896 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	92	\$372,400 00
By expiry, (term.).....	878	3,463,125 00
By surrender.....	12	11,750 00
By lapse.....	16	8,060 00
By change and decrease.....		101,000 00
Not taken.....	249	906,000 00
Re-insured.....	111	544,500 00
Total.....	1,358	\$5,406,835 00
Total policies in force at end of year 1887.....	11,453	\$46,311,061 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	280	\$1,077,000 00
Policies in force at the end of the year.....	960	4,063,290 00
Premiums collected during the year.....		55,930 81
Losses and claims paid during the year.....	4	15,000 00

## PROVIDENT LIFE AND TRUST COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at Philadelphia, Pa.; incorporated March 22, 1865; commenced business  
June 6, 1865; commenced business in Illinois, March 10, 1882.]

SAMUEL R. SHIPLEY, PRESIDENT.

ASA S. WING, VICE-PRES. AND ACTUARY

JAMES W. JANNEY, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00	
Amount of net ledger assets, December 31, 1886 .....		\$11,188,864 59

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$2,203,521 32	
Cash and notes received for premiums without deductions for subsequent year's insurance .....		
Cash received for annuities.....	27,659 49	
Total premium income .....	\$2,231,180 81	
Cash received for interest on mortgage loans.....	358,216 50	
Cash received for interest on bonds and dividends on stocks.....	162,439 99	
Cash received for interest on premium notes, loans or liens.....	5,376 91	
Cash received for interest on other debts due the company....	21,920 74	
Cash received for rents for use of company's property.....	7,850 60	
Total income.....		\$2,786,985 55
Total.....		\$13,975,850 14

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$389,973 00	
Cash paid for matured endowments and additions.....	135,730 00	
Amount paid for losses and matured endowments.....	\$525,703 00	
Cash paid to annuitants.....	21,315 51	
Cash paid for surrendered policies.....	79,944 62	
Premium notes, loans or liens used in purchase of surren- dered policies and void by lapse .....	245 26	
Cash dividends paid to policyholders .....	272,583 99	
Premium notes, loans or liens used in payment of dividends to policyholders.....	4,275 96	
(Total paid to policyholders.....	\$904,068 34)	
Cash paid for commissions to agents.....	209,567 47	
Cash paid for salaries and traveling expenses of managers and agents.....	18,659 62	
Cash paid for medical examiners' fees .....	15,488 45	
Cash paid officers and employees, except agents and examiners	77,955 12	



Cash paid for taxes and revenue stamps .....	41,432 54	
Cash paid for rents.....	6,756 19	
Cash paid for furniture and fixtures and safes for home and agency offices .....	9,595 18	
Cash paid for advertising.....	6,678 04	
Cash paid for the following items, viz: Stationery and postage, \$9,177.15; postage, \$3,589.00; coal, gas, etc., \$2,899.88; sundries, \$16,641.80.....	32,307 83	
Total disbursements.....		\$1,322,508 78
Balance—invested in the following assets—.....		\$12,653,341 36

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$915,500 00	\$915,500 00
Loans secured by deed of trust or mortgages upon real estate .....	6,895,270 85	6,895,270 85
Loans secured by pledge of bonds, stocks or other collaterals .....	140,325 94	140,325 94
Premium notes, loans, or liens on policies in force.....	40,746 44	40,746 44
Cost and value of bonds and stocks .....	4,498,855 00	4,726,975 00
Cash in company's office.....		
Cash deposited in banks and trust companies .....	162,643 13	162,643 13
Total net or ledger assets.....	\$12,653,341 36	
Interest due and accrued on bonds and mortgages and trust deeds .....	128,117 42	128,117 42
Interest due and accrued on collateral loans.....	1,725 67	1,725 67
Rents due and accrued .....	3,583 78	3,583 78
Net amount of uncollected and deferred premiums .....	417,660 41	417,660 41
Total assets.....	\$13,204,428 64	\$13,432,548 64

## LIABILITIES.

Claims for death losses due and unpaid.....	\$161 00	
Claims for death losses, unadjusted, or adjusted and not due.....	25,729 00	
Amount due and unpaid on annuity claims.....	394 37	
Net value of outstanding policies—actuaries—4 per cent.....	11,199,047 00	
Amount of unpaid dividends due policyholders .....	26,002 55	
Amount of other liability of the company, viz .....	447 01	
Total liabilities.....		\$11,251,780 93
Surplus as regards policyholders .....		\$2,180,767 71

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	16,352	\$50,914,268 00
New policies issued, restored and increased during the year. ....	3,363	\$10,120,783 00
Total number and amount .....	19,715	\$61,035,051 00
Deduct policies which have ceased to be in force during the year—		
By death .....	126	\$365,867 00
By maturity, (end.).....	68	135,730 00
By expiry, (term.).....	8	18,100 00
By surrender.....	260	783,594 00
By lapse.....	804	2,068,500 00
By change and decrease .....	59	328,607 00
Not taken.....	53	197,000 00
Total.....	1,378	\$3,897,398 00
Total policies in force at end of year 1887 .....	18,337	\$57,137,653 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	124	\$395,877 00
Policies in force at the end of the year .....	367	1,166,661 00
Premiums collected during the year.....		50,777 20
Losses and claims paid during the year.....	4	20,000 00

## PRUDENTIAL INSURANCE COMPANY OF AMERICA.

YEAR ENDING DECEMBER 31, 1887.

Located at Newark, N. J.: incorporated April 3, 1873; commenced business January 1, 1876; commenced business in Illinois March 9, 1886.]

JOHN F. DRYDEN, PRESIDENT.

EDWARD S. JOHNSON, SECRETARY.

SENECA D. KIMBARK, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$209,300 00	
Amount of net ledger assets, December 31, 1886 .....	1,400,755 41	
Increase of capital during 1887 .....	59,800 00	
Extended at .....		\$1,460,555 41

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$2,942,875 98	
Deduct amount paid for re-insurance.....	618 80	
Total premium income.....	\$2,942,257 18	
Cash received for interest on mortgage loans.....	61,393 36	
Cash received for interest on bonds.....	6,362 45	
Cash received for interest on bank balances.....	1,294 60	
Cash received for rents for use of company's property .....	2,043 38	
Total income .....		\$3,013,350 97
Total.....		\$4,473,906 38

## DISBURSEMENTS.

Cash paid for losses.....	\$853,818 64	
Cash paid for surrendered policies .....	94 84	
(Total paid to policyholders .....	\$853,913 48)	
Cash paid stockholders for interest or dividends .....	80,730 00	
Cash paid for commissions to agents.....	837,257 76	
Cash paid for salaries and traveling expenses of superintendents, assistant superintendents, supervisors and inspectors.....	400,840 51	
Cash paid for medical examiners' fees .....	81,549 77	
Cash paid officers and employes, except agents and examiners .....	154,604 34	
Cash paid for taxes and revenue stamps.....	29,557 03	
Cash paid for rents.....	4,900 00	
Cash paid for furniture and fixtures and safes for home and agency offices .....	6,405 81	
Cash paid for advertising .....	30,082 66	
Cash paid for the following items, viz: Stationery, \$20,212.32; real estate expenses, \$1,443.38; losses on securities sold, \$3,568.75; all incidental expenses, \$27,428.71 .....	52,653 16	
Total disbursements.....		\$2,532,494 52
Balance—invested in the following assets—.....		\$1,941,411 86

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$55,516 98	\$55,516 98
Loans secured by deed of trust or mortgages upon real estate .....	1,590,732 00	1,590,732 00
Cost and value of bonds and stocks.....	119,500 00	125,500 00
Cash in company's office .....	23,868 92	23,868 92
Cash deposited in banks and trust companies.....	151,793 96	151,763 96
Total net or ledger assets .....	\$1,941,411 86	
Interest due and accrued on bonds and mortgages and trust deeds .....	11,125 89	11,125 89
Interest due and accrued on bank balances.....	227 95	227 95
Rents due and accrued.....	266 67	266 67
Net amount of uncollected and deferred premiums.....	8,336 76	8,336 76
Furniture, fixtures and safes .....	36,604 95	
Stationery .....	8,424 88	
Total assets.....	\$2,006,398 96	\$1,967,369 13

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$36,604 95
Supplies, printed matter and stationery .....	8,424 88
Total.....	\$45,029 83

## LIABILITIES.

Claims for death losses or other policy claims, resisted by the company.....	\$1,000 00
Net value of outstanding policies—actuaries—4 per cent .....	1,481,064 00
Total liabilities.....	\$1,482,064 00
Surplus as regards policyholders.....	\$485,305 13

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	548,860	\$59,914,127 00
New policies issued, restored and increased, during the year.....	520,151	60,891,194 00
Total number and amount.....	1,069,011	\$120,805,321 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	10,633	\$1,033,164 00
By lapse.....	320,665	37,035,069 00
By change and decrease.....	8	11,000 00
Not taken .....	61	87,000 00
Total.....	331,367	\$38,166,233 00
Total policies in force at the end of the year 1887.....	737,644	\$82,639,088 00
Health insurance and weekly annuities in force.....	232	916 00

## BUSINESS IN ILLINOIS.

Policies issued during the year 1887 .....	18,424	\$1,969,751 00
Policies in force at the end of the year.....	8,679	970,578 00
Premiums collected during the year.....		25,115 01
Losses and claims paid during the year.....	57	5,278 87

## STATE MUTUAL LIFE ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Worcester, Mass.; incorporated March, 1844; commenced business June, 1845; commenced business in Illinois January 6, 1862.]

A. GEORGE BULLOCK PRESIDENT.

HENRY M. WHITTER, SECRETARY.

CHARLES SIDGREAVES, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$3,966,241<sup>20</sup>

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$157,525 65	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	742,389 64	
Total.....	\$899,915 29	
Deduct amount paid for re-insurance.....	1,799 03	
Total premium income.....	\$898,116 26	
Cash received for interest and from all other sources.....	203,090 55	
Profit and loss.....	33 51	
Total income.....		\$1,101,240 32
Total.....		\$5,067,481 52

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$221,687 41	
Cash paid for matured endowments and additions.....	81,392 51	
Amount paid for losses and matured endowments.....	\$303,079 92	
Cash paid for surrendered policies.....	46,271 57	
Cash dividends paid to policyholders.....	141,623 87	
(Total paid to policyholders.....	\$490,975 36)	
Cash paid for commissions to agents.....	117,191 44	
Cash paid for salaries and traveling expenses of managers and agents.....	19,330 85	
Cash paid for medical examiners' fees.....	5,619 50	
Cash paid officers and employes, except agents and examiners.....	15,772 00	
Cash paid for taxes and revenue stamps.....	12,558 01	
Cash paid for advertising and all other incidental expenses..	23,006 90	
Total disbursements.....		\$684,454 06
Balance—invested in the following assets—.....		<u>\$4,383,027 46</u>



## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$86,000 00	\$86,000 00
Loans secured by deed of trust or mortgages upon real estate .....	784,334 00	784,334 00
Loans secured by pledge of bonds, stocks or other collaterals .....	132,450 00	132,450 00
Loans made in cash on company's policies as collateral .....	155,075 00	155,075 00
Premium notes, loans, or liens on policies in force .....	99,292 18	99,292 18
Cost and value of bonds and stocks .....	2,931,503 80	3,105,146 00
Cash in company's office .....	556 50	556 50
Cash deposited in banks and trust companies .....	134,815 93	134,815 93
Loans to railroads .....	23,000 00	23,000 00
Loans to cities and towns .....	36,000 00	36,000 00
Total net or ledger assets .....	\$4,383,027 46	
Interest and rents due and accrued .....	51,500 00	51,500 00
Total assets .....	<u>\$4,434,527 46</u>	<u>\$4,608,169 66</u>

## LIABILITIES.

Claims for death losses due and unpaid .....	\$15,000 00	
Claims for death losses or other policy claims, resisted by the company .....	135 00	
Net value of outstanding policies—actuaries—4 per cent .....	3,801,858 00	
Total liabilities .....		\$3,816,993 00
Surplus as regards policyholders .....		<u>\$791,176 66</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	7,902	\$20,981,321 00
New policies issued, restored and increased, during the year .....	1,554	4,246,317 00
Total number and amount .....	9,456	\$25,227,638 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	98	\$238,140
By maturity (end.) .....	39	79,393
By expiry (term.) .....	46	71,000
By surrender .....	179	440,722
By lapse .....	171	461,500
By change and decrease .....	.....	240,793
Not taken .....	126	308,250
Re-insured .....	8	66,000
Total .....	667	\$1,905,798 00
Total policies in force at end of year 1887 .....	8,789	<u>\$23,321,840 00</u>

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	67	\$184,000 00
Policies in force at the end of the year .....	445	1,276,850 00
Premiums collected during the year .....	.....	51,770 61
Losses and claims paid during the year .....	5	<u>8,000 00</u>

## TRAVELERS' LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Hartford, Conn.; incorporated June 17, 1863; commenced business, Accident Department April 1, 1864; Life Department July, 1866; commenced business in Illinois December 10, 1864.]

JAMES G. BATTERSON, PRESIDENT.

RODNEY DENNIS, SECRETARY.

JOHN H. NOLAN, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash .....	\$600,000 00	
Amount of net ledger assets, December 31, 1886.....		\$10,055,079 57

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$214,084 10	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	892,218 53	
Accident premiums.....	2,102,257 70	
Total.....	\$3,208,560 33	
Deduct amount paid for re-insurance.....	6,894 51	
Total premium income.....	\$3,201,755 82	
Cash received for interest on mortgage loans.....	249,857 60	
Cash received for interest on bonds, and dividends on stocks .....	194,419 54	
Cash received for interest on other debts due the company...	43,372 89	
Cash received for rents for use of company's property.....	36,540 96	
Total income .....		\$3,725,946 81
Total.....		\$13,781,026 38

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,281,172 14	
Cash paid for matured endowments and additions. ....	44,227 00	
Amount paid for losses and matured endowments. ....	\$1,325,399 14	
Cash paid to annuitants.....	150 00	
Cash paid for surrendered policies. ....	66,711 97	
(Total paid to policyholders.....	\$1,392,261 11)	
Cash paid stockholders for interest or dividends.....	96,000 00	
Cash paid for commissions to agents.....	672,764 27	
Cash paid for salaries and traveling expenses of managers and agents. ....	125,925 52	
Cash paid for medical examiners' fees .....	22,914 97	
Cash paid officers and employes, except agents and examiners .....	143,664 35	
Cash paid for taxes and revenue stamps.....	45,096 10	
Cash paid for rents .....	28,989 37	
Cash paid for furniture and fixtures and safes for home and agency offices .....	1,370 37	
Cash paid for advertising .....	86,931 77	
Cash paid for the following items, viz: Books, blanks and stationery, \$29,897.79; exchange, \$3,466.01; express charges, \$7,867.36; loss expenses, \$22,310.29; expense, \$24,919.38; postage, \$19,054.41; profit and loss, \$28,083.35.....	135,598 59	
Total disbursements.....		\$2,751,516 42
Balance—invested in the following assets—.....		\$11,029,509 96

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate .....	\$1,373,457 50	\$818,114 92
Loans secured by deed of trust or mortgages upon real estate	3,622,506 20	3,622,506 20
Loans secured by pledge of bonds, stocks or other collaterals	193,155 00	192,655 00
Loans made in cash on company's policies as collateral .....	94,156 00	94,156 00
Cost and value of bonds and stocks .....	4,595,493 77	4,059,800 15
Cash in company's office .....	3,286 12	3,286 12
Cash deposited in banks and trust companies .....	499,033 44	499,033 44
Bills receivable .....	278,071 31	
Agents' ledger balances .....	370,350 62	
Total net or ledger assets .....	\$11,029,509 96	
Interest accrued on bonds and mortgages and trust deeds ..	81,113 41	81,113 41
Net amount of uncollected and deferred premiums .....	213,084 07	213,084 07
Total assets .....	<u>\$11,323,707 44</u>	<u>\$9,583,749 31</u>

## ITEMS NOT ADMITTED.

Loans on company's own stock .....	\$500 00
Agents' balances .....	370,350 62
Bills receivable .....	278,071 31
Total .....	<u>\$648,921 93</u>

## LIABILITIES.

Claims for death losses and matured endowments, unad- justed, or adjusted and not due .....	\$124,756 00
Claims for death losses or other policy claims, resisted by the company .....	91,500 00
Reserve for accident policies .....	730,787 95
Net value of outstanding policies—actuaries—4 per cent. ....	6,714,440 00
Reserve for indemnity contracts of life policies .....	5,000 00
Amount due on account of salaries, rents and office expenses	10,000 00
Total liabilities .....	<u>\$7,676,483 95</u>
Surplus as regards policyholders .....	<u>\$1,907,265 36</u>

## EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at commencement of year 1887, Life .....	18,402	\$34,171,625 00		
Policies in force at commencement of year 1887, Accident .....	73,789	206,352,110 00	92,191	\$240,523,735 00
New policies issued, restored and increased during the year, Life .....	3,292	\$7,640,124 00		
New policies issued, restored and increased, during the year, Accident .....	110,262	274,828,429 00	113,554	282,468,553 00
Total number and amount .....			205,745	\$522,992,288 00
Deduct policies which have ceased to be in force during the year—				
	No.	Amount.		
By accident .....	233	\$453,550 00		
By death .....	176	315,052 00		
By maturity .....	42	45,042 00		
By expiry, accident .....	105,879	252,317,757 00		
By expiry .....	4	13,000 00		
By surrender .....	165	267,447 00		
By lapse .....	948	2,110,200 00		
By change and decrease .....	217	584,015 00		
Not taken .....	302	737,100 00		
Re-insured .....	51	258,802 00		
Total .....			108,017	\$257,101,965 00
Total policies in force at end of year 1887 .....			97,728	<u>\$265,890,323 00</u>

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887, life .....	260	\$664,437 00
Policies issued during the year 1887, accident .....	5,885	16,110,400 00
Policies in force at the end of the year, life .....	1,560	3,800,350 00
Policies in force at the end of the year, accident .....	4,885	13,371,632 00
Premiums collected during the year, life .....		114,778 67
Premiums collected during the year, accident .....		128,517 03
Losses and claims paid during the year, life .....	16	37,432 00
Losses and claims paid during the year, accident .....	921	52,066 17

## UNION CENTRAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Cincinnati, Ohio; incorporated February 21, 1867; commenced business  
March 28, 1867; commenced business in Illinois July 26, 1867.]

JOHN DAVIS, PRESIDENT.

E. P. MARSHALL, SECRETARY.

JOHN M. HAMILTON, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net ledger assets, December 31, 1886.....		\$2,942,796 58

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$404,923 07	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	764,475 62	
Total premium income. ....	\$1,169,398 69	
Cash received for interest on mortgage loans.....	163,809 44	
Cash received for interest on bonds, and dividends on stocks .....	200 00	
Cash received for interest on premium notes, loans or liens..	15,660 65	
Cash received for interest on other debts due the company.	7,017 72	
Cash received as discount on claims paid in advance .....	1,133 71	
Cash received for rents for use of company's property .....	6,978 70	
Cash received for profits on real estate actually sold.....	754 30	
Total income.....		\$1,364,953 21
Total. ....		\$4,307,749 79



## DISBURSEMENTS.

Cash paid for losses and additions.....	\$125,972 35	
Premium notes, loans or liens used in payment of same .....	2,134 85	
Cash paid for matured endowments and additions.....	7,405 31	
Premium notes, loans or liens used in payment of same .....	803 18	
Amount paid for losses and matured endowments. ....	\$136,315 69	
Cash paid for surrendered policies.....	28,789 41	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse .....	83,766 15	
Cash surrender values, including re-converted additions applied in payment of premiums .....	24,596 59	
Cash dividend paid to policyholders.....	20,564 72	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	4,521 44	
(Total paid to policyholders.....	\$298,554 00)	
Cash paid stockholders for interest or dividends.....	10,000 00	
Cash paid for commissions to agents.....	170,646 76	
Cash paid for salaries and traveling expenses of managers and agents.....	185,826 30	
Cash paid for medical examiners' fees.....	23,290 50	
Cash paid officers and employes, except agents and examiners	44,787 39	
Cash paid for taxes and revenue stamps.....	13,863 98	
Cash paid for rents .....	11,516 40	
Cash paid for legal expenses and attorneys fees.....	7,018 30	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	774 35	
Cash paid for advertising .....	4,708 44	
Cash paid for the following items, viz: Printing and agents supplies .....	8,157 68	
General office and agency expenses.....	15,756 31	
Total disbursements.....		\$794,900 41
Balance—invested in the following assets—.....		\$3,512,849 38

## ASSETS.

	Ledger balances..	Admitted assets.
Cost and value of real estate.....	\$205,102 07	\$231,865 00
Loans secured by deed of trust or mortgages upon real estate	2,641,268 14	2,641,268 14
Loans made in cash on company's policies as collateral.....	132,315 50	132,315 50
Premium notes, loans, or liens on policies in force.....	446,859 66	446,859 66
Cost and value of bonds and stocks.....	12,825 00	12,650 00
Cash in company's office, and in transit since received.....	32,120 97	32,120 97
Cash deposited in banks and trust companies.....	330 30	330 30
Bills receivable.....	2,050 67	
Ledger balances.....	26,477 07	
Home office and agency fixtures, furniture, safes, stationery and supplies .....	13,500 00	
Total net or ledger assets.....	\$3,512,849 38	
Interest due and accrued on bonds and mortgages and trust deeds .....	48,521 13	48,521 13
Interest due and accrued on collateral loans.....	4,761 34	4,761 34
Interest due and accrued on premium notes, loans, or liens..	3,820 49	3,820 49
Rents due and accrued .....	1,195 83	1,195 83
Net amount of uncollected and deferred premiums .....	212,876 20	212,876 20
Total assets.....	\$3,784,624 37	\$3,768,584 56

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes .....	\$11,000 00
Ledger balances .....	26,477 07
Bills receivable.....	2,050 67
Supplies, printed matter and stationery.....	2,500 00
Total.....	\$42,027 74

## LIABILITIES.

Claims for death losses, unadjusted or adjusted and not due..	\$18,484 00
Net value of outstanding policies—actuaries—4 per cent.....	3,296,398 00
Amount of unpaid dividends to stockholders .....	1,811 65
Amount of other liability of the company, viz: Premiums paid in advance. ....	168,437 70
Total liabilities.....	\$3,485,131 35
Surplus as regards policyholders.....	\$283,453 21

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	13,343	\$22,539,569 00
New policies issued, restored and increased during the year.....	7,473	14,026,168 00
Total number and amount.....	20,816	\$36,565,737 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death.....	75	\$123,145 00
By maturity, (end.).....	8	4,610 00
By expiry, (term.).....	85	149,500 00
By surrender.....	118	215,117 00
By lapse.....	2,120	3,489,240 00
By change and decrease .....	222	516,638 00
Not taken.....	1,562	4,342,954 00
Total.....	4,190	8,841,204 00
Total policies in force at end of year 1887 .....	16,626	\$27,724,533 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	819	\$1,277,011 00
Policies in force at the end of the year.....	2,150	3,241,633 00
Premiums collected during the year.....		121,170 81
Losses and claims paid during the year.....	11	16,831 00

## UNION MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Portland, Me.; incorporated July 17, 1848; commenced business  
October 1, 1849; commenced business in Illinois May 9, 1859.]

JOHN E. DEWITT, PRESIDENT.

ARTHUR L. BATES, SECRETARY.

LEONARD SWETT, ATTORNEY IN ILLINOIS, AT CHICAGO.

Amount of net ledger assets, December 31, 1886..... \$5,869,736 92

## INCOME.

Cash and notes received for premiums without deductions for first year's insurance .....	\$146,965 07	
Cash and notes received for premiums without deductions for subsequent year's insurance .....	542,525 87	
Cash received for annuities.....	406 89	
Total.....	\$689,897 83	
Deduct amount paid for re-insurance.....	1,570 35	
Total premium income.....	\$688,327 48	
Cash received for interest on mortgage loans.....	64,165 77	
Cash received for interest on bonds and dividends on stocks.....	128,965 44	
Cash received for interest on premium notes, loans or liens.....	35,675 1	
Cash received for interest on other debts due the company.....	12,596 77	
Cash received as discount on claims paid in advance.....	1,018 314	
Cash received for rents for use of company's property.....	21,350 65	
Profit and loss (net).....	32,775 69	
Total income .....		\$984,875 25
Total.....		\$6,854,612 17

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$459,389 37	
Premium notes, loans, or liens used in payment of the same.....		
Cash paid for matured and discounted endowments and additions.....	172,521 73	
Premium notes, loans, or liens used in payment of same.....		
Total.....	\$631,911 10	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	437 50	
Amount paid for losses and matured endowments .....	\$631,473 60	
Cash paid to annuitants.....	193 55	
Cash paid for surrendered policies .....	9,867 28	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse .....	18,235 13	
Cash surrender values, including re-converted additions applied in payment of premiums .....	29,414 30	
Cash dividend paid to policyholders .....	40,332 69	
Premium notes, loans, or liens used in payment of dividends to policyholders.....	14,117 00	
(Total paid to policyholders.....	\$743,633 55)	
Cash paid for commissions to agents.....	60,578 15	
Cash paid for salaries and traveling expenses of managers and agents .....	88,326 08	
Cash paid for medical examiners' fees .....	12,641 12	
Cash paid officers and employes, except agents and examiners .....	45,920 72	
Cash paid for taxes and revenue stamps.....	14,479 31	
Cash paid for rents .....	10,463 04	
Cash paid for furniture and fixtures and safes for home and agency offices .....	362 21	
Cash paid for advertising.....	9,849 09	
Cash paid for the following items, viz: Printing, stationery, etc., \$16,784.40; postage, exchange, etc., \$4,738.05; traveling expenses, officers and clerks, \$3,574.09; legal expenses, \$9,321.63; miscellaneous expenses, \$10,313.28.....	44,731 45	
Total disbursements.....		1,030,984 72
Balance—invested in the following assets— .....		\$5,823,627 45

## ASSETS.

	Ledger balances.	Admitted assets.
Appraised value of real estate .....	\$1,361,273 21	\$1,361,273 21
Loans secured by deed of trust or mortgages upon real estate .....	1,069,665 37	1,069,665 37
Loans secured by pledge of bonds, stocks or other collaterals .....	219,327 05	219,327 05
Premium notes, loans, or liens on policies in force.....	546,452 02	546,452 02
Cost and value of bonds and stocks .....	2,509,300 75	2,534,917 35
Cash in company's office.....	1,579 17	1,579 17
Cash deposited in banks and trust companies.....	102,937 56	102,937 56
Bills receivable.....	2,819 22	
Agents' ledger balances.....	459 96	
Cash in transit, since received.....	9,813 14	9,813 14
Total net or ledger assets .....	\$5,823,627 45	

Interest due and accrued on bonds and mortgages and trust deeds .....	19,416 24	19,416 24
Interest due and accrued on bonds and stocks .....	22,563 73	22,563 73
Interest due and accrued on collateral loans .....	1,083 23	1,083 23
Interest due and accrued on premium notes, loans or liens .....	14,420 19	14,420 19
Rents due and accrued .....	606 06	606 06
Net amount of uncollected and deferred premiums .....	109,468 63	109,468 63
Forborne premiums, to be deducted in settlement of policy claims, included in liabilities .....	999 58	999 58
Total assets .....	<u>\$5,992,185 11</u>	<u>\$6,014,522 53</u>

## ITEMS NOT ADMITTED.

Agents' and other ledger balances .....	459 96
Bills receivable .....	2,819 22
Total .....	<u>\$3,279 18</u>

## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid .....	\$7,789 53
Claims for death losses and matured endowments, unadjusted, or adjusted and not due .....	32,008 95
Claims for death losses or other policy claims, resisted by the company .....	2,500 00
Notices of deaths on which no proofs have been received .....	41,364 46
Net value of outstanding policies—actuaries—4 per cent. ....	5,626,647 00
Premium obligations in excess of the net value of their policies .....	702 00
Amount of unpaid dividends due policyholders .....	4,730 84
Amount of other liability of the company, viz: Contingent reserve, \$420.00; premiums paid in advance, \$1,483.02; unpaid bills, taxes and all other liabilities—estimated—\$1,000.00 .....	2,903 02
Total liabilities .....	<u>\$5,718,645 80</u>
Surplus as regards policyholders .....	<u>\$295,876 73</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	14,111	\$25,185,946 40
New policies issued, restored and increased, during the year .....	2,569	4,933,215 20
Total number and amount. ....	16,680	\$30,119,161 60
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	228	\$492,388 47
By maturity and discount .....	157	172,824 71
By expiry, (term.) .....	236	449,820 00
By surrender .....	69	169,556 60
By lapse .....	824	1,637,085 52
By change and decrease .....	.....	56,690 81
Not taken .....	688	1,346,600 00
Re-insured .....	18	86,778 00
Total .....	2,220	4,411,744 11
Total policies in force at end of year 1887 .....	14,460	<u>\$25,707,417 49</u>

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887 .....	245	\$418,123 59
Policies in force at the end of the year .....	972	1,515,531 31
Premiums collected during the year .....	.....	38,371 70
Losses and claims paid during the year .....	9	<u>23,525 17</u>



## UNITED STATES LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at New York, N. Y.; incorporated February 25, 1850; commenced business March 4, 1850; commenced business in Illinois October 22, 1855.]

GEORGE H. BURFORD, PRESIDENT.

C. P. FRALEIGH, SECRETARY.

WILLIAM G. BEALE, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$440,000 00	
Amount of net ledger assets, December 31, 1886.....		\$5,248,625 51

## INCOME.

Cash and notes received for premiums without deductions for first years' insurance .....	\$174,752 61	
Cash and notes received for premiums without deductions for subsequent years' insurance.....	574,702 10	
Total.....	\$749,454 71	
Deduct amount paid for re-insurance.....	3,995 27	
Total premium income.....	\$745,459 44	
Cash received for interest on mortgage loans.....	125,923 64	
Cash received for interest on bonds and dividends on stocks.....	117,319 86	
Cash received for interest on premium notes, loans or liens..	9,189 40	
Cash received for interest on other debts due the company ..	4,593 11	
Cash received for rents for use of company's property.....	2,809 44	
Balance of profit and loss account .....	18,164 72	
Total income.....		1,023,459 61
Total.....		\$6,272,085 12

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$372,731 30	
Cash paid for matured endowments and additions .....	110,158 51	
Total.....	\$482,889 81	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	5,000 00	
Amount paid for losses and matured endowments .....	\$477,889 81	
Cash paid to annuitants.....	126 00	
Cash paid for surrendered policies.....	46,714 10	
(Total paid to policyholders.....	\$524,729 91)	
Cash paid stockholders for interest or dividends .....	30,800 00	
Cash paid for commissions to agents.....	116,947 11	
Cash paid for salaries and traveling expenses of managers and agents .....	52,798 28	
Cash paid for medical examiners' fees .....	13,502 10	
Cash paid officers and employees, except agents and examiners	44,944 11	

Cash paid for taxes and revenue stamps.....	\$19,061 30	
Cash paid for rents.....	19,927 47	
Cash paid for advertising.....	17,156 50	
Cash paid for the following items, viz: Printing, stationery, etc., \$5,032.76; exchange, express, etc., \$5,180.47; law ex- penses, \$8,522.37; directors fees, \$1,765.00; miscellaneous, \$8,382.33; traveling expenses, \$865.24.....	29,748 17	
Total disbursements.....		\$869,554 95
Balance—invested in the following assets—.....		\$5,402,530 17

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$63,004 24	\$102,200 00
Loans secured by deed of trust or mortgages upon real estate.....	2,749,949 53	2,749,949 53
Loans secured by pledge of bonds, stocks or other collaterals.....	138,861 89	138,861 89
Loans made in cash on company's policies as collateral.....	142,075 28	142,075 28
Premium notes, loans or liens on policies in force.....	2,193,215 37	2,269,376 86
Cost and value of bonds and stocks.....	613 45	613 45
Cash in company's office.....	78,589 26	78,589 26
Cash deposited in banks and trust companies.....	10,897 63	
Bills receivable.....	25,323 52	
Agents' ledger balances.....		
Total net or ledger assets.....	\$5,402,530 17	
Interest due and accrued on bonds and mortgages and trust deeds.....	20,693 63	20,693 63
Interest due and accrued on bonds and stocks.....	34,560 83	34,560 83
Interest due and accrued on collateral loans.....	3,290 74	3,290 74
Interest due and accrued on premium notes, loans or liens.....	6,893 14	6,893 14
Rents due and accrued.....	137 66	137 66
Net amount of uncollected and deferred premiums.....	151,032 92	151,032 92
Total assets.....	\$5,619,139 09	\$5,698,275 19

## ITEMS NOT ADMITTED.

Agents' balances.....	\$25,323 52
Bills receivable.....	10,897 63
Total.....	\$36,221 15

## LIABILITIES.

Claims for death losses and matured endowments, unad- justed, or adjusted and not due.....	\$3,535 00	
Claims for death losses or other policy claims, resisted by the company.....	5,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	5,070,596 00	
Amount of other liability of the company, viz: Premiums paid in advance, \$2,108.44; accrued rents and unrepresented accounts, \$3,831.09; liability for lapsed policies presentable for surrender, \$1,645.00.....	7,584 53	
Total liabilities.....		5,086,715 53
Surplus as regards policyholders.....		\$611,559 66

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887.....	10,705	\$21,109,155 00
New policies issued, restored and increased, during the year.....	2,468	5,641,120 00
Total number and amount.....	13,173	\$26,750,275 00

Deduct policies which have ceased to be in force during the year -

	No.	Amount.		
By death.....	175	\$379,345 00		
By maturity (end.).....	49	110,073 00		
By expiry (term.).....	35	86,000 00		
By surrender.....	97	143,546 00		
By lapse.....	724	1,540,456 00		
By change and decrease.....	21	179,526 00		
Not taken.....	337	839,500 00		
Re-insured.....	31	174,550 00		
Total.....			1,469	\$3,452,996 00
Total policies in force at end of year 1887.....			11,704	\$23,297,279 00

#### BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	132	\$622,450 00
Policies in force at the end of the year.....	432	1,161,735 00
Premiums collected during the year.....	.....	39,739 43
Losses and claims paid during the year.....	5	12,410 00

### VERMONT LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

[Located at Burlington, Vt.; incorporated October 28, 1868; commenced business January 1, 1869; commenced business in Illinois July 17, 1876.]

WILLIAM H. HART, PRESIDENT.

C. R. TURRILL, SECRETARY.

LEWIS L. COBURN, ATTORNEY IN ILLINOIS, AT CHICAGO.

#### CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net ledger assets December 31, 1886.....		\$287,272 94

#### INCOME.

Cash and notes received for premiums without deductions for first year's insurance.....	\$11,164 01	
Cash and notes received for premiums without deductions for subsequent year's insurance.....	41,218 11	
Total.....	\$52,382 12	
Deduct amount paid for re-insurance.....	672 10	
Total premium income.....	\$51,710 02	
Cash received for interest on mortgage loans.....	13,611 21	
Cash received for interest on bonds, and dividends on stocks.....	3,058 75	
Cash received for interest on premium notes, loans or liens.....	83 55	
Cash received for interest on other debts due the company ..	733 12	
Cash received for rents for use of company's property.....	529 99	
Balance on industrial policies.....	827 02	
Total income.....		\$70,553 66
Total.....		\$357,826 60

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$15,107 00	
Cash paid for matured endowments and additions.....	133 00	
Amount paid for losses and matured endowments.....	\$15,240 00	
Cash paid for surrendered policies.....	5,657 32	
Cash dividends paid to policyholders.....	2,174 23	
(Total paid to policyholders.....	\$23,071 55)	
Cash paid stockholders for interest or dividends.....	6,000 00	
Cash paid for commissions to agents.....	4,111 12	
Cash paid for salaries and traveling expenses of managers and agents.....	14,233 59	
Cash paid for medical examiners' fees.....	959 50	
Cash paid for taxes and revenue stamps.....	2,040 23	
Cash paid for rents.....	1,432 12	
Cash advanced to officers and agents.....	151 90	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	279 72	
Cash paid for advertising.....	612 37	
Cash paid for the following items, viz: Printing, \$1,205.28; postage, express, etc., \$1,717.45; legal service, \$56.60; profit and loss \$1,232.08.....	4,211 41	
Total disbursements.....		\$57,093 51
Balance—invested in the following assets—.....		\$300,733 09

## ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate.....	\$17,100 33	\$21,436 29
Loans secured by deed of trust or mortgages upon real estate.....	203,647 00	203,647 00
Loans secured by pledge of bonds, stocks or other collaterals.....	11,219 96	11,219 96
Loans made in cash on company's policies as collateral.....	6,190 86	6,190 86
Premium notes, loans or liens on policies in force.....	2,233 28	2,233 28
Cost and value of bonds and stocks.....	45,952 50	52,617 00
Cash in company's office.....	2,059 25	2,059 25
Cash deposited in banks and trust companies.....	12,329 91	12,329 91
Total net ledger assets.....	\$300,733 09	
Interest due and accrued on bonds and mortgages and trust deeds.....	5,561 07	5,561 07
Interest due and accrued on bonds and stocks.....	118 75	118 75
Interest due and accrued on collateral loans.....	75	75
Interest due and accrued on premium notes, loans, or liens.....	159 19	159 19
Rents due and accrued.....	60 25	60 25
Net amount of uncollected and deferred premiums.....	13,256 46	13,256 46
Furniture, fixtures and safes.....	2,818 72	
Commuted commissions.....	151 90	
Total assets.....	\$322,860 18	\$330,890 02

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$2,818 72
Commuted commissions.....	151 90
Total.....	\$2,970 62

## LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	\$8,000 00	
Claims for death losses or other policy claims, resisted by the company.....	1,000 00	
Net value of outstanding policies—actuaries—4 per cent.....	240,971 00	
Total liabilities.....		\$249,971 00
Surplus as regards policyholders.....		\$80,919 02



## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	1,204	\$1,420,090 00
New policies issued, restored and increased, during the year .....	654	457,006 00
Total number and amount.....	1,858	\$1,877,096 00
Deduct policies which have ceased to be in force during the year—		
	No.	Amount.
By death .....	16	\$20,857 00
By maturity, (end.) .....	1	133 00
By expiry, (term.) .....	4	5,500 00
By surrender .....	75	79,400 00
By lapse .....	116	115,550 00
Not taken .....	75	64,000 00
Re-insured .....	6	25,685 00
Total.....	293	\$311,125 00
Total policies in force at end of year 1887 .....	1,565	\$1,565,971 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	47	\$49,250 00
Policies in force at the end of the year.....	87	84,026 00
Premiums collected during the year.....		2,628 94
Losses and claims paid during the year .....	None.	

## WASHINGTON LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1887.

Located at New York, N. Y.; incorporated January, 1860; commenced business February 2, 1860; commenced business in Illinois February 20, 1861.]

W. A. BREWER, JR., PRESIDENT.

CYRUS MUNN, ASSISTANT SECRETARY.

H. D. PENFIELD, ATTORNEY IN ILLINOIS, AT CHICAGO.

## CAPITAL.

Capital stock paid up in cash.....	\$125,000 00
Amount of net ledger assets, December 31, 1886.....	\$7,813,631 36

## INCOME.

Cash and notes received for premiums without deductions for first years' insurance.....	\$471,904 17
Cash and notes received for premiums without deductions for subsequent years' insurance.....	1,179,307 04
Cash received for annuities.....	3,000 00
Total premium income .....	\$1,654,211 21

Cash received for interest on mortgage loans .....	342,311 96	
Cash received for interest on bonds, and dividends on stocks .....	39,000 00	
Cash received for interest on other debts due the company...	11,847 01	
Cash received as discount on claims paid in advance.....	5,647 20	
Cash received for rents for use of company's property.....	19,057 85	
Cash received for profits on bonds, stocks, or gold, actually sold.....	2,956 26	
Total income .....		2,075,031 49
Total.....		\$9,888,662 85

## DISBURSEMENTS.

Cash paid for losses and additions .....	\$510,594 54	
Cash paid for matured and discounted endowments and additions.....	163,307 20	
Amount paid for losses and matured and discounted endowments.....	\$673,901 74	
Cash paid to annuitants.....	4,760 85	
Cash paid for surrendered policies and additions.....	250,191 76	
Return premiums.....	2,575 13	
Cash dividend paid to policyholders .....	157,171 00	
(Total paid to policyholders.....	\$1,088,600 48)	
Cash paid stockholders for interest or dividends.....	8,547 00	
Cash paid for commissions to agents.....	112,988 56	
Cash paid for salaries and traveling expenses of managers and agents.....	49,246 51	
Cash paid for medical examiners' fees .....	18,557 50	
Cash paid officers and employees, except agents and examiners .....	60,290 69	
Cash paid for taxes and revenue stamps.....	17,581 82	
Cash paid for rents .....	8,250 00	
Cash paid for commuting commissions.....	75,470 33	
Cash paid for advertising.....	17,716 48	
Cash paid for the following items, viz: Express and postage, \$6,527.21; printing and stationery, \$11,666.59; interest, \$3,837.54; profit and loss, \$4,371.77; sundry office and agency expenses, \$17,649.98.....	44,053 09	
Total disbursements.....		1,501,302 46
Balance—invested in the following assets—.....		\$8,387,360 39

## ASSETS.

	Ledger balances.	Admitted Assets.
Cost and value of real estate .....	\$568,131 96	\$568,131 96
Loans secured by deed of trust or mortgages upon real estate .....	6,791,998 67	9,791,998 67
Loans made in cash on company's policies as collateral.....	200,418 43	200,418 43
Cost and value of bonds and stocks .....	659,703 42	827,250 00
Cash in company's office.....	10,599 35	10,599 35
Cash deposited in banks and trust companies.....	95,604 69	95,604 69
Agents' ledger balances.....	60,903 87	
Total net or ledger assets.....	\$8,387,360 39	
Interest due and accrued on bonds and mortgages and trust deeds.....	67,957 43	67,957 43
Interest due and accrued on bonds and stocks.....	2,916 67	2,916 67
Interest due and accrued on collateral loans.....	5,288 15	5,288 15
Net amount of uncollected and deferred premiums .....	237,313 48	237,313 48
Total assets.....	\$8,700,836 12	\$8,807,478 83

## ITEMS NOT ADMITTED.

Agents' balances.....	\$60,903 87
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## LIABILITIES.

Claims for death losses and matured endowments, due and unpaid.....	\$3,954 70	
Claims for death losses and matured endowments, unadjusted or adjusted and not due.....	16,060 00	
Net value of outstanding policies—actuaries—4 per cent .....	8,273,960 00	
Amount of unpaid dividends to stockholders .....	84 00	
Amount due for salaries, rent and office expenses .....	3,041 65	
Amount of other liability of the company, viz: Premiums paid in advance.....	7,504 84	
Total liabilities.....		\$8,304,605 19
Surplus as regards policyholders .....		\$502,873 64

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1887 .....	16,504	\$36,574,831 00
New policies issued, restored and increased during the year.....	3,627	8,288,276 00
Total number and amount .....	20,131	\$44,863,107 00
Deduct policies which have ceased to be in force during the year—		
By death .....	200	\$483,036 00
By maturity.....	71	111,848 00
By surrender.....	423	1,156,107 00
By lapse.....	1,079	2,166,332 00
By change and decrease .....	28	50,355 00
Not taken .....	569	1,388,902 00
Total.....	2,370	\$5,356,580 00
Total policies in force at end of year 1887 .....	17,761	\$39,506,527 00

## BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1887.....	279	\$591,368 00
Policies in force at the end of the year .....	1,930	3,671,075 00
Premiums collected during the year .....	.....	128,942 74
Losses and claims paid during the year.....	26	34,873 13

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**Receivers' Reports of Insolvent Life Insurance Companies.**

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## CHICAGO LIFE INSURANCE COMPANY, CHICAGO, ILLINOIS.

GEORGE M. BOGUE, RECEIVER.

THOMAS B. NEEDLES, Auditor, etc.,	}	In the Circuit Court of Cook County, in the State of Illinois, in Chancery.
VS.		
CHICAGO LIFE INSURANCE COMPANY.		

*To the Honorable Charles P. Swigert, Auditor of Public Accounts:*

I submit herewith my report as Receiver of the Chicago Life Insurance Company, for the year ending December 31, 1887, covering my receipts and disbursements; and also a statement showing the condition of the estate on the 31st day of December, 1887. As will be noticed, I have made during the year another dividend of ten per cent. to the policyholders.

The litigation against the stockholders for the recovery of stock dividends paid them while the company was really insolvent, and against the directors for the failure to perform their duty as trustees, pending at my last report, has been, I am happy to say, compromised under the orders of the Circuit Court by a payment to the receiver of \$25,000, which amount, with the money on hand, will enable me to make another distribution, and I have already taken an order of the Court authorizing me to make a ten per cent. dividend, which I am now preparing to do. I look upon this compromise as of very great advantage to the estate, for the questions at issue were of a doubtful character, and I believe, from my observation of litigation of this character, that it is better for the creditors of the estate that the receiver should make a compromise whereby he receives so large an amount of money, rather than to take his chances at the end of a costly and protracted litigation, all of which is respectfully submitted.

GEO. M. BOGUE, Receiver.

Chicago, May 17, 1888.

*Receipts and Disbursements from January 1, 1887, to December 31, 1887.*

Cash on hand at date of last report.....	\$31,355 61
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## RECEIPTS.

From J. K. Barry, disputed securities in Cook county .....	\$5,000 00	
From J. K. Barry, disputed securities in Lake county .....	2,750 00	
From rent of property taken in by receiver.....	212 00	
From interest account.....	6,931 35	
From tax account.....	2,183 00	
From fire insurance premiums.....	3 50	
		17,079 85
Total receipts.....		\$48,435 46

## DISBURSEMENTS.

For abstracts.....	\$16 00	
For property expense account.....	282 25	
For taxes on property acquired by receiver, and for protection of mortgage interests.....	162 47	
For insurance premiums on property acquired by receiver...	70 00	
For advertising.....	37 45	
For legal expenses.....	2,349 35	
For dividend expense account.....	109 50	
For expense account, rent, clerk hire, books, printing, postage, etc.....	448 35	
For dividends—account of dividends, Nos. 1, 2, 3 and 4.....	30,593 51	
Total disbursements.....		\$34,068 88
Balance, cash on hand.....		\$14,366 58

## ASSETS AND LIABILITIES.

Balance, assets on hand December 31, 1886.....		\$152,385 61
Converted during the year 1887—		
Barry disputed securities in Cook county.....	\$5,000 00	
Barry disputed securities in Lake county.....	2,750 00	
Balance of assets on hand December 31, 1887, as per following schedule.....	144,635 61	\$152,385 61

## ASSETS DECEMBER 31, 1887.

Revenue stamps and office furniture.....	\$92 48	
Loans and mortgages.....	39,879 61	
Barry disputed securities in Cook county.....	9,953 86	
Barry disputed securities in Lake county.....	36,332 57	
Notes other than for premiums in force.....	314 41	
Agents debit balances.....	3,744 35	
Premium notes on policies in force.....	1,620 11	
Claims against lapsed policies.....	10,790 05	
Claims against J. W. Clapp.....	41,908 17	
		\$144,635 61

## LIABILITIES.

Total claims allowed per last report.....		\$375,161 30
Deduct amount of dividend No. 1.....	\$37,516 13	
“ “ “ “ 2.....	37,516 13	
“ “ “ “ 3.....	37,516 13	
“ “ “ “ 4.....	37,516 13	
	\$150,064 52	
Less unpaid dividends Nos. 1, 2, 3, 4.....	16,196 23	
		133,868 29
		\$241,293 01

GEO. M. BOGUE, Receiver.

Subscribed and sworn to before me this 5th day of June, 1888.

[Seal.]

FRED. K. ROOT, Notary Public.

## REPUBLIC LIFE INSURANCE COMPANY OF CHICAGO, ILL.

SAMUEL D. WARD, RECEIVER.

Receiver's report for the year ending December 31, 1887, of the condition of the Republic Life Insurance Company, organized under the laws of the State of Illinois; made to the Auditor of Public Accounts of the State of Illinois, in pursuance of the laws of said State, by the Receiver of said company.

Amount of net ledger assets December 31, 1886 ..... \$156,817 01

## INCOME.

Cash received for interest .....	\$1,460 73	
Cash received for old claims .....	38,824 59	
Cash received for rent.....	576 25	
Gain in converting assets to cash .....	14,383 44	
Total income.....		55,245 01
Total .....		\$212,062 02

## DISBURSEMENTS.

Cash paid for legal expenses .....	\$2,035 48	
Cash paid for services of employees and office expenses.....	1,765 45	
Cash paid for expenses of suit vs. stockholders.....	79 55	
Cash paid for real estate expenses.....	1,028 73	
Cash paid for taxes.....	1,063 58	
Total disbursements.....		5,972 79
Balance.....		\$206,089 23

## ASSETS.

Cost and value of real estate, exclusive of all incumbrances .....	\$8,721 90
Loans on bonds and mortgages (first liens) on real estate .....	47,056 96
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	5,900 00
Cost value of bonds and stocks owned absolutely.....	650 00
Cash in company's office and in bank .....	130,196 75
Bills receivable .....	3,644 20
Agents' ledger balances.....	3,034 25
Loans on company's own stock.....	1,615 60
Furniture and fixtures.....	5,269 57
Total net ledger assets, as per balance.....	\$206,089 23
Deduct depreciation from cost of assets, to bring same to market value....	22,067 73
Total net or ledger assets, less depreciation .....	\$184,021 50



## OTHER ASSETS.

Interest accrued on bonds and mortgages .....	\$920 55
Total assets.....	<u>\$184,942 05</u>

## LIABILITIES.

Claims for death losses and net present value of all outstanding policies,  
 computed according to the American table of mortality, with six per cent.  
 interest, less amount paid on account of first dividend of 15 per cent. .... \$908,598 33

SAMUEL D. WARD, Receiver.

Subscribed and sworn to before me this fourth day of April, A. D. 1888.

[Seal.]

FRANKLIN HATHAWAY, Notary Public.

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# CO-OPERATIVE BENEFIT ASSOCIATIONS OR SOCIETIES

Complying with the Laws of Illinois, for the Year 1888.

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*Company Statements for the year ending December 31, 1887.*

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# ÆTNA MUTUAL ACCIDENT ASSOCIATION OF STREATOR, ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

B. A. HATTENHAUER, PRESIDENT.

B. T. KEATING, SECRETARY.

[Located at Streator, Ill.; incorporated January 10, 1887; commenced business  
January 15, 1887.]

## I. INCOME.

Membership fees.....	\$980 00
Annual dues.....	202 00
Assessments.....	722 00
Total paid by members.....	\$1,904 00
Rents.....	15 00
Cash received from all other sources, viz: Borrowed from directors, \$40.00; rebate on printing, \$6.00.....	46 00
Total income during the year.....	<u>\$1,965 00</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$216 52
Total paid to members.....	\$216 52
Commissions to agents.....	980 00
Commissions and fees retained by or paid to officers and directors.....	88 40
Salaries and other compensation of officers and other office employes.....	215 00
Rent.....	120 00
Advertising, \$8.25; blanks and printing, \$77.15.....	85 40
All other items, viz: Postage, \$34.00; borrowed from directors, \$40.00; fur- niture, \$36.35; coal and other office expenses, \$67.10.....	177 45
Total expenses of management.....	\$1,666 25
Total disbursements.....	<u>\$1,882 77</u>
Balance—invested in the following assets—.....	<u>\$82 23</u>

## III. ASSETS.

Cash in office.....	\$82 23
Total assets.....	<u>\$82 23</u>

## IV. LIABILITIES—NONE.



## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Illinois in 1887.	
	No.	Amount.
Policies or certificates written during the year 1887 .....	492	\$449,000 00
Deduct number and amount terminated during the year 1887:		
By lapse.....	284	305,250 00
Total policies or certificates in force December 31, 1887.....	208	\$143,750 00
Losses and claims on policies or certificates incurred during the year 1887.....	21	216 52
Losses and claims on policies or certificates paid during the year 1887.....	21	216 52
Average amount paid on each policy or certificate.....		10 30

## ASSESSMENT ASSOCIATION OF THE ANCIENT ORDER OF HIBERNIANS OF THE STATE OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

EDWARD SPELMAN, PRESIDENT.

ROBERT T. KELLY, SECRETARY.

[Located at Joliet, Ill.; incorporated October 23, 1886; commenced business October  
23, 1886.]

## I. INCOME.

Membership fees.....	\$1,046 85
Monthly dues.....	1,207 36
Assessments.....	7,770 38
Total paid by members.....	\$10,024 59
Cash received from all other sources, viz: Blanks and fees.....	3 35
Total income during the year.....	\$10,027 94
Balance of assets December 31, 1886.....	2,227 82
Total.....	\$12,255 76

## II. DISBURSEMENTS.

Losses and claims.....	\$8,000 00
Total paid to members.....	\$8,000 00
Salaries and other compensation of officers and other office employes.....	99 00
Blanks and printing.....	103 80
All other items, viz: Postage, incidental expenses and legal services.....	83 50
Total expenses of management.....	\$286 30
Total disbursements.....	\$8,286 30
Balance—invested in the following assets—.....	\$3,969 46

## III. ASSETS.

Cash deposited in bank .....		3,969 46
Total invested assets .....		\$3,969 46
Mortuary assessments due and unpaid on memberships in force .....	\$992 27	
Mortuary assessments not yet due .....	7,557 20	
Monthly payments or premiums due and unpaid on memberships in force .....	2,551 00	
Total due from members .....	\$11,100 47	11,100 47
Total assets .....		<u>\$15,069 93</u>

## IV. LIABILITIES.

Losses due and unpaid—number of claims, 9 .....	\$9,000 00
Claims and death losses not due—number of claims, 6 .....	6,000 00
Total liabilities .....	<u>\$15,000 00</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	723	\$723,000 00
Policies or certificates written during the year 1887 .....	2,139	2,139,000 00
Total .....	2,862	\$2,862,000 00
Deduct number and amount terminated during the year 1887:		
By death .....	19	\$19,000 00
By surrender .....	4	4,000 00
By lapse .....	224	224,000 00
Total terminated .....	247	\$247,000 00
Total policies or certificates in force December 31, 1887 .....	2,615	2,615,000 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	4	4,000 00
Losses and claims on policies or certificates incurred during the year 1887 .....	19	19,000 00
Total .....	23	\$23,000 00
Losses and claims on policies or certificates paid during the year 1887 .....	8	8,000 00
Average amount paid on each policy or certificate .....		<u>1,000 00</u>

## BANKERS' LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

EDWARD A. TEMPLE, PRESIDENT.

T. L. PALMER, SECRETARY.

[Located at Des Moines, Ia.; incorporated July 1, 1879; commenced business  
September 2, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, MELVILLE W. FULLER,  
Chicago, Illinois.

## I. INCOME.

Membership fees.....	\$32,638 80
Annual dues.....	15,295 20
Assessments, death.....	100,176 22
Total paid by members.....	\$148,110 22
Interest.....	13,499 95
Guarantee fund.....	58,521 00
Cash received from all other sources.....	7,857 54
Total income during the year.....	\$227,988 71
Balance of assets December 31, 1886.....	275,756 77
Total.....	<u>\$503,745 48</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$102,000 00
Guarantee deposit returned to beneficiaries of deceased members.....	2,127 00
Total paid to members.....	\$104,127 00
Commissions to agents.....	28,936 84
Commissions and fees retained by or paid to officers and directors.....	1,565 84
Salaries and traveling expenses of managers and agents.....	539 49
Medical examiner's fees.....	305 50
Salaries and other compensation of officers and other office employees.....	6,764 58
State fees.....	720 07
Rent.....	665 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	180 00
Advertising, \$581.96; blanks and printing, \$1,609.95.....	2,191 91
All other items, viz: Postage, \$1,318.99; furniture and fixtures, \$271.27; expense account, \$534.05; exchange, \$876.32; expense, \$73.30; attorney's fees, \$194.02; telegrams \$13.48.....	3,281 43
Total expenses of management.....	\$45,150 66
Total disbursements.....	<u>\$149,277 66</u>
Balance, invested in the following assets—.....	<u>\$354,467 82</u>

## III. ASSETS.

Loans on bond and mortgage on real estate .....	\$195,450 00
Value of bonds and stocks owned .....	5,000 00
Cash deposited in bank .....	16,692 32
Guarantee notes on members in good standing .....	137,325 50
Total net or invested assets .....	\$354,467 82
Interest accrued .....	2,439 75
Mortuary assessments not yet due—estimated .....	\$26,000 00
Deduct estimated cost of collection .....	260 00
	25,740 00
Total assets .....	\$382,647 57

## IV. LIABILITIES.

Losses due and unpaid, in court as to beneficiary, two claimants .....	\$4,000 00
Losses reported for which no proof has been received, number of claims, 2; since paid .....	8,000 00
For salaries, rents and office expenses .....	3,015 00
Amount of other liabilities .....	1,055 00
Total liabilities .....	\$16,070 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886. . .	6,600	\$13,200,000 00	1,025	\$2,050,000 00
Policies or certificates written during the year 1887. .	2,039	4,078,000 00	303	606,000 00
Total .....	8,639	\$17,278,000 00	1,328	\$2,656,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	52	\$104,000 00	6	\$12,000 00
By surrender .....	9	18,000 00	.....	.....
By lapse .....	521	1,042,000 00	60	120,000 00
Total terminated .....	582	\$1,164,000 00	66	\$132,000 00
Total policies or certificates in force December 31, 1887 .....	8,057	\$16,114,000 00	1,262	\$2,524,000 00
Losses and claims on policies or certificates unpaid December 31, 1886. ....	5	10,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887 .....	52	104,000 00	6	12,000 00
Total .....	57	\$114,000 00	6	\$12,000 00
Losses and claims on policies or certificates paid during the year 1887 .....	51	102,000 00	5	10,000 00
Average amount paid on each policy or certificate. ....	.....	2,000 00	.....	2,000 00



## BANKERS' LIFE ASSOCIATION OF MINNESOTA.

YEAR ENDING DECEMBER 31, 1887.

RUSSELL R. DORR, PRESIDENT.

DOUGLAS PUTNAM, SECRETARY.

[Located at St. Paul, Minn.; incorporated August 6, 1880; commenced business  
August 6, 1880.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, EDWIN AMASS, Brighton,  
Macoupin Co., Ill.

## I. INCOME.

Membership fees.....	\$10,046 80
Annual dues.....	24,936 53
Assessments.....	71,957 77
Total paid by members.....	\$106,941 10
Interest.....	4,186 85
Cash received from all other sources, viz: Guarantee trust fund notes— reserve .....	29,017 88
Total income during the year.....	\$140,145 83
Balance of assets December 31, 1886.....	112,076 36
Total.....	<u>\$252,222 19</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$64,000 00
Guarantee deposits returned to deceased members.....	786 00
Total paid to members.....	\$64,786 00
Commissions to agents.....	6,680 63
Salaries and traveling expenses of managers and agents.....	6,330 81
Medical examiner's fees.....	1,615 01
Salaries and other compensation of officers and other office employees.....	13,329 12
Taxes.....	752 23
Rent .....	1,125 00
Advertising and blanks and printing.....	1,646 37
All other items, viz: Exchange, \$762.14; stamps, \$939.29; incidentals, \$661.14.	2,362 57
Total expenses of management.....	\$83,841 74
Total disbursements.....	<u>\$98,627 74</u>
Balance—invested in the following assets—.....	<u>\$153,594 45</u>

## III. ASSETS.

Value of bonds and stocks owned—reserve.....	\$141,781 97	
Cash in office.....	662 00	
Cash deposited in bank.....	11,150 48	
Total invested assets.....	\$153,594 45	
Interest accrued on bank deposit.....	20 00	
Market value of bonds and stocks over cost.....	2,543 03	
Due from members for claims not yet assessed.....	\$22,000 00	
Mortuary assessments not yet due.....	24,880 65	
Guarantee trust fund notes not due on memberships in force.....	14,370 50	
Annual payments or premiums in process of collection not yet due.....	738 24	
Total due from members.....	\$61,989 39	
Deduct estimated cost of collection.....	400 00	
	61,589 39	
All other assets, viz: Furniture, \$532.15; printed supplies, \$300.00.....	832 15	
Total assets.....	\$218,579 02	

## IV. LIABILITIES.

Claims and death losses not due—3.....	\$12,225 00
Losses resisted by the company—number of claims, 1.....	6,000 00
Total liabilities.....	\$18,225 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	4,054	\$8,108,000 00
Policies or certificates written during the year 1887.....	582	1,164,000 00
Total.....	4,636	\$9,272,000 00
Deduct number and amount terminated during the year 1887:		
By death.....	35	\$70,000 00
By lapse.....	323	646,000 00
Total terminated.....	358	\$716,000 00
Total policies or certificates in force December 31, 1887.....	4,278	8,556,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	6	12,098 00
Losses and claims on policies or certificates incurred during the year 1887.....	35	70,913 00
Total.....	41	\$83,011 00
Losses and claims on policies or certificates paid during the year 1887.....	32	64,786 00
Average amount paid on each policy or certificate.....		2,337 00

## BAY STATE BENEFICIARY ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOHN R. REED, PRESIDENT.

ROBERT W. PARKS, SECRETARY.

[Located at Westfield, Mass.; incorporated June 2, 1881; commenced business June 2, 1881.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, CHARLES A. ALLEN, Chicago, Ill.

## I. INCOME.

Membership fees.....	\$19,020 00
Annual dues .....	41,281 04
Assessments .....	278,269 16
Medical examiner's fees.....	3,000 00
Total paid by members.....	\$341,570 20
Interest .....	1,425 56
Cash received from all other sources, viz: Springfield Life Assurance Association .....	900 00
Total income during the year .....	\$343,895 76
Balance of assets December 31, 1886 .....	59,793 06
Total.....	\$403,688 82

## II. DISBURSEMENTS.

Losses and claims .....	\$256,000 00
Total paid to members .....	\$256,000 00
Commissions to agents .....	31,151 54
Salaries and traveling expenses of managers and agents.....	5,168 68
Medical examiner's fees .....	4,336 48
Salaries and other compensation of officers and other office employes .....	13,104 46
Postage.....	4,809 47
Rent.....	337 50
Advertising, \$378.75; blanks and printing, \$1,475.88.....	1,854 63
All other items, viz: Legal expenses, \$1,475.00; sundries, \$1,063.28.....	2,538 28
Total expenses of management .....	\$63,301 04
Total disbursements.....	\$319,301 04
Balance, invested in the following assets—.....	\$84,387 78

## III. ASSETS.

Value of bonds and stocks owned .....	\$42,630 17
Cash in office .....	3,804 39
Cash deposited in bank .....	37,953 22
Total invested assets .....	\$84,387 78
Due from members for claims not yet assessed.....	\$71,000 00
Mortuary assessments not yet due, since paid.....	38,000 00
Total due from members.....	109,000 00
Total assets.....	\$193,387 78

## IV. LIABILITIES.

Claims and death losses not due—number of claims, 31.....	\$109,500 00
Total liabilities.....	<u>\$109,500 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	8,382	\$26,068,000 00	.....	.....
Policies or certificates written during the year 1887.....	3,063	10,100,000 00	.....	.....
Total.....	11,445	\$36,168,000 00	.....	.....
Deduct number and amount terminated during the year 1887—				
By death.....	100	\$350,000 00	.....	.....
By lapse.....	951	3,108,000 00	.....	.....
Total terminated.....	1,051	\$3,458,000 00	.....	.....
Total policies or certificates in force December 31, 1887.....	10,394	\$32,710,000 00	24	\$89,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	14	43,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887.....	94	322,500 00	.....	.....
Total.....	108	\$365,500 00	.....	.....
Losses and claims on policies or certificates paid during the year 1887.....	77	256,000 00	.....	.....

## BLOOMINGTON MASONIC AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

HENRY McCORMICK, PRESIDENT.

OWEN SCOTT, SECRETARY.

[Located at Bloomington, Ill.; incorporated October 6, 1884; commenced business October 6, 1884.]

## I. INCOME.

Membership fees.....	\$701 65
Assessments.....	1,960 75
Medical examiner's fees—estimated.....	189 00
Total paid by members.....	\$2,851 40
Cash received from all other sources.....	400 00
Total income during the year.....	\$3,251 40
Balance of assets December 31, 1886.....	81 57
Total.....	<u>\$3,332 97</u>



## II. DISBURSEMENTS.

Losses and claims .....		\$1,445 35
Total paid to members .....	\$1,445 35	
Commissions to agents .....		350 70
Medical examiner's fees—estimated .....		189 00
Salaries and other compensation of officers and other office employees .....		576 47
Rent .....		113 68
Blanks and printing .....		260 75
All other items, viz: Postage, \$95.75; interest, \$60.00; fuel and light, \$22.80; miscellaneous, \$15.00 .....		193 55
Total expenses of management .....	\$1,684 15	
Total disbursements .....		\$3,129 50
Balance—invested in the following assets— .....		\$203 47

## III. ASSETS.

Cash deposited in bank .....	\$203 47
Total assets .....	\$203 47

## IV. LIABILITIES.

Losses due and unpaid, 1 .....	\$158 65
Amount of other liabilities, viz: Borrowed money .....	900 00
Total liabilities .....	\$1,058 65

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	588	
Policies or certificates written during the year 1887 .....	183	
Total .....	771	
Deduct number and amount terminated during the year 1887:		
By death .....	8	
By lapse .....	63	
Total .....	71	
Total policies or certificates in force December 31, 1887 .....	700	
Losses and claims on policies or certificates unpaid December 31, 1886 .....	1	\$50 00
Losses and claims on policies or certificates incurred during the year 1887 .....	8	1,554 00
Total .....	9	1,604 00
Losses and claims on policies or certificates paid during the year 1887 .....	8	1,445 35
Average amount paid on each policy or certificate .....		180 67

## BLOOMINGTON MUTUAL LIFE BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

W. H. H. ADAMS, PRESIDENT.

J. R. MASON, SECRETARY.

[Located at Bloomington, Ill.; incorporated February 3, 1883; commenced business  
March 1, 1883.]

## I. INCOME.

Membership fees.....	\$19,887 42
Annual dues.....	17,236 34
Assessments.....	220,189 01
Total paid by members.....	\$257,312 77
Cash received from all other sources, viz: J. R. Mason General Manager for investigation fund, \$3,728.74; advanced by members for future assess- ments, \$20.15 .....	3,748 89
Total income during the year.....	\$261,061 66
Balance of assets December 31, 1886 .....	20,440 90
Total.....	<u>\$281,502 56</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$192,954 62
Annual payments and assessments returned to members.....	523 60
Total paid to members.....	\$193,478 22
Commissions to agents .....	10,538 85
Commissions and fees retained by or paid to officers and directors.....	19,066 57
Salaries and traveling expenses of managers and agents .....	19,241 45
Medical examiner's fees .....	696 00
Salaries and other compensation of officers and other office employes .....	5,912 50
Taxes.....	48 51
Rent.....	1,040 00
Treasurer's commissions .....	1,105 84
Advertising, blanks and printing .....	2,319 61
All other items, viz: Express, \$135.40; fuel and gas, \$186.18; furniture, \$148.70; postage, \$3,303.30; telephone, \$36.00; incidentals, \$336.67 .....	4,146 25
Total expenses of management.....	\$64,115 58
Total disbursements .....	<u>\$257,593 80</u>
Balance invested in the following assets— .....	<u>\$23,908 76</u>

## III. ASSETS.

Cash in office.....	\$10,128 49
Cash deposited in bank and with treasurer .....	11,880 67
All other invested assets, viz: Advanced to beneficiaries for funeral ex- penses.....	1,900 00
Total invested assets .....	<u>\$23,909 16</u>
Due from members for claims not yet assessed .....	\$66,500 00
Mortuary assessments not yet due .....	20,000 00
Total due from members.....	<u>86,500 00</u>
Total assets.....	<u><u>\$110,409 16</u></u>

## IV. LIABILITIES.

Losses due and unpaid.....	\$17,800 00
Claims and death losses not due.....	68,700 00
Losses resisted by the company.....	1,792 97
To officers or others for advances on account of expenses of organization	9,340 87
Amount of other liabilities, viz: Advanced payments.....	210 85
Total liabilities.....	<u>\$97,844 69</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES—JUNIOR CLASS.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	5,015	\$15,123,000 00	4,765	\$14,364,500 00
Policies or certificates written during the year 1887.....	2,520	6,425,900 00	2,268	5,783,400 00
Total.....	7,535	\$21,548,900 00	7,033	\$20,147,900 00
Deduct number and amount terminated during year 1887—				
By death.....	48	126,000 00	45	117,100 00
By lapse.....	2,400	7,469,500 00	2,160	6,722,600 00
Total terminated.....	2,448	\$7,595,500 00	2,205	\$6,839,700 00
Total policies or certificates in force December 31, 1887.....	5,087	13,953,400 00	4,828	13,308,200 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	14	42,900 00	11	32,100 00
Losses and claims on policies or certificates incurred during the year 1887.....	48	126,000 00	45	117,100 00
Total.....	62	\$168,900 00	56	\$149,200 00
Losses and claims on policies or certificates paid during the year 1887.....	38	108,400 00	34	94,500 00
Average amount paid on each policy or certificate	.....	<u>2,725 00</u>	.....	<u>.....</u>

## VI. EXHIBITS OF CERTIFICATES OR POLICIES—SENIOR CLASS.

	Business in Illinois 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	3,064	\$8,904,000 00
Policies or certificates written during the year 1887.....	628	1,675,000 00
Total.....	3,692	\$10,579,000 00
Deduct number and amount terminated during the year 1887—		
By death.....	118	378,500 00
By lapse.....	612	1,708,000 00
Total terminated.....	730	\$2,086,500 00
Total policies or certificates in force December 31, 1887.....	2,962	<u>8,492,500 00</u>

## CANTON MASONIC MUTUAL BENEVOLENT SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

A. L. SCHIMPF, PRESIDENT.

C. N. HENKLE, SECRETARY.

(Located at Canton, Ill.; incorporated March 1, 1874; commenced business April 21, 1874.)

## I. INCOME.

Membership fees.....	\$621 00
Reinstatement fund.....	28 70
Assessments.....	28,032 65
Total paid by members.....	\$28,682 35
Cash received from all other sources, viz: Advanced to society to meet death claims when due.....	2,937 99
Total income during the year.....	\$31,620 34
Balance of assets December 31, 1886.....	726 59
Total.....	\$32,346 93

## II. DISBURSEMENTS.

Losses and claims.....	\$24,439 00
Annual payments and assessments returned to members.....	10 15
Total paid to members.....	\$24,449 15
Commissions to agents.....	1,065 67
Commissions and fees retained, or paid to officers and directors.....	50 00
Salaries and traveling expenses of managers and agents.....	1,497 33
Medical examiners' fees.....	237 30
Salaries and other compensation of officers and other office employees.....	361 50
Rent.....	106 00
Advertising, blanks and printing.....	537 90
All other items, viz: Express, postage, attorneys fees, etc.....	816 81
Total expenses of management.....	\$4,672 51
Cash paid on amount advanced to meet death claims.....	1,400 00
Total disbursements.....	\$30,521 66
Balance—invested in the following assets—.....	\$1,825 27

## III. ASSETS.

Cash in office.....	\$481 57
Cash deposited in bank.....	1,343 70
Total invested assets.....	\$1,825 27
Due from members for claims not yet assessed.....	\$13,062 18
Mortuary assessments due and unpaid on memberships in force.....	2,474 08
Mortuary assessments not yet due.....	13,480 17
Total due from members.....	\$29,016 43
Deduct estimated cost of collection.....	1,000 00
	28,016 43
All other assets, viz: Office furniture.....	145 50
Total assets.....	\$29,987 26



## IV. LIABILITIES.

Losses due and unpaid—number of claims, 5.....	\$9,000 00
Claims and death losses not due—number of claims, 3.....	7,000 00
Losses resisted by the company—number of claims, 1.....	3,000 00
Borrowed money.....	3,000 00
Amount of other liabilities, viz: Money advanced to pay assessments.....	490 16
Total liabilities.....	<u>\$22,490 16</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois, 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	2,707	\$7,232,000 00
Policies or certificates written during the year 1887.....	2,399	4,200,000 00
Total.....	5,106	\$11,432,000 00
Deduct number and amount terminated during the year 1887—		
By death.....	23	.....
By transfer.....	2,273	.....
By lapse.....	424	.....
Total terminated.....	2,720	\$6,615,000 00
Total policies or certificates in force December 31, 1887.....	2,386	\$4,817,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	3	4,616 00
Losses and claims on policies or certificates incurred during the year 1887.....	19	38,823 00
Total.....	22	\$43,439 00
Losses and claims on policies or certificates paid during the year 1887.....	13	24,439 00
Average amount paid on each policy or certificate.....		<u>1,880 00</u>

## CAPITOL ACCIDENT AND DISABILITY COMPANY.

YEAR ENDING DECEMBER 31, 1887.

JOHN M. PALMER, PRESIDENT.

CHARLES J. AMBS, SECRETARY.

[Located at Springfield, Ill.; incorporated March 9, 1886; commenced business, April 1, 1886.]

## I. INCOME.

Membership fees.....	\$8,760 00
Annual dues.....	1,196 99
Assessments.....	8,027 00
Total paid by members.....	<u>\$17,983 99</u>
Total income during the year.....	\$17,983 99
Balance of assets December 31, 1886.....	2,368 76
Total.....	<u>\$20,352 75</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$3,443 79
Annual payments and assessments returned to members.....	188 50
Total paid to members .....	\$3,632 29
Commissions to agents.....	9,268 29
Medical examiner's fees.....	172 59
Salaries and other compensation of officers and other office employes .....	3,615 38
Rent .....	258 00
Advertising, \$107.40; blanks and printing, \$319.50 .....	426 90
All other items, viz: Office expenses, express, postage, furniture, etc .....	789 42
Total expenses of management.....	\$14,531 49
Total disbursements.....	\$18,163 78
Balance—invested in the following assets— .....	\$2,188 97

## III. ASSETS.

Cash in office .....	\$529 15
Cash deposited in bank .....	1,659 82
Total invested assets.....	\$2,188 97
Total assets.....	\$2,188 97

## IV. LIABILITIES.

For salaries, rents and office expenses.....	\$2,188 97
Total liabilities .....	\$2,188 97

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,048	\$3,248,000 00
Policies or certificates written during the year 1887 .....	1,983	4,806,400 00
Total.....	3,031	\$8,054,400 00
Deduct number and amount terminated during the year 1887:		
By death.....	9	29,000 00
By surrender.....	154	556,500 00
By lapse.....	1,702	4,595,400 00
Total terminated.....	1,865	\$5,180,900 00
Total policies or certificates in force December 31, 1887 .....	1,166	2,873,500 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	None.	
Losses and claims on policies or certificates incurred during the year 1887.....	103	3,443 79
Losses and claims on policies or certificates paid during the year 1887.....	103	3,443 79
Average amount paid on each policy or certificate. ....		33 43

## CHICAGO GUARANTY FUND LIFE SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

HENRY BOOTH, PRESIDENT.

GEORGE SHERWOOD, SECRETARY.

[Located at Chicago, Ill.; incorporated August 25, 1884; commenced business August 27, 1884.]

## I. INCOME.

Membership fees .....	\$4,529 96
Annual dues .....	13,452 02
Reserve fund .....	5,550 00
Assessments .....	32,251 69
Guaranty fund .....	10,100 86
Medical examiner's fees .....	934 00
Total paid by members .....	\$66,818 53
Interest .....	675 15
Cash received from all other sources, viz: Bills payable .....	7,500 00
Total income during the year .....	\$74,993 68
Balance of assets December 31, 1886 .....	17,304 54
Total .....	\$92,298 22

## II. DISBURSEMENTS.

Losses and claims .....	\$32,000 00
Total paid to members .....	\$32,000 00
Commissions to agents .....	8,132 99
Salaries and traveling expenses of managers and agents .....	1,362 35
Medical examiner's fees .....	934 00
Salaries and other compensation of officers and other office employees .....	6,349 62
Rent .....	826 62
Advanced to officers and agents to be repaid out of future salaries or commissions .....	941 56
Advertising, \$231.16; blanks and printing, \$558.01 .....	789 17
All other items, viz: Postage, \$497.81; furniture and fixtures, \$400.00; bills payable, \$5,500.00; general expense, \$941.22 .....	7,339 03
Total expenses of management .....	\$26,675 34
Total disbursements .....	\$58,675 34
Balance invested in the following assets— .....	\$33,622 88

## III. ASSETS.

Value of bonds and stocks owned .....	\$27,000 00
Cash in office .....	54 58
Cash deposited in bank .....	5,626 74
Agents' ledger balances .....	941 56
Total net or invested assets .....	\$33,622 88
Interest accrued .....	202 09

Mortuary assessments due and unpaid on memberships in force.....	\$253 65	
Guaranty fund installments due and unpaid.....	148 00	
Annual dues.....	255 00	
Total due from members.....		656 65
All other assets, viz: Bills receivable, \$150.00; reserve from claims resisted, \$750.00.....		900 00
Total assets.....		<u>\$35,381 62</u>

## IV. LIABILITIES.

Losses resisted by the company.....	\$3,000 00
Borrowed money advanced by officers.....	2,000 00
Total liabilities.....	<u>\$5,000 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,005	\$3,810,000 00	890	\$3,432,000 00
Policies or certificates written during the year 1887.....	414	1,345,000 00	223	779,000 00
Total.....	1,419	\$5,155,000 00	1,113	\$4,211,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	7	21,000 00	7	21,000 00
By lapse.....	191	690,000 00	147	576,000 00
Total terminated.....	198	\$711,000 00	154	\$597,000 00
Total policies or certificates in force December 31, 1887.....	1,221	\$4,444,000 00	959	\$3,614,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	5	13,000 00	5	13,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	7	22,000 00	7	22,000 00
Total.....	12	\$35,000 00	12	\$35,000 00
Losses and claims on policies or certificates paid during the year 1887.....	11	32,000 00	11	32,000 00



## CHICAGO MUTUAL LIFE INDEMNITY ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

EDWIN J. DECKER, PRESIDENT.

JAMES W. GREENE, SECRETARY.

[Located at Chicago, Ill.; incorporated January 13, 1885; commenced business January 26, 1885.]

## I. INCOME.

Membership fees—estimated .....	\$7,055 10
Annual dues.....	2,645 50
Assessments.....	7,240 49
Medical examiner's fees—estimated.....	975 00
Total paid by members.....	\$17,916 09
Advanced by members .....	676 13
Interest.....	25 00
Cash received from all other sources, viz: From agents on account of advances .....	205 30
Total income during the year .....	\$18,822 52
Balance of assets December 31, 1886 .....	1,175 00
Total.....	\$19,997 52

## II. DISBURSEMENTS.

Losses and claims .....	\$3,752 94
Total paid to members.....	\$3,752 94
Commissions to agents.....	7,119 74
Commissions and fees retained by or paid to officers and directors.....	53 90
Salaries and traveling expenses of managers and agents.....	52 74
Medical examiner's fees.....	981 00
Salaries and other compensation of officers and other office employees.....	3,411 00
Rent .....	245 00
Advanced to officers and agents to be repaid out of future salaries or commissions .....	823 67
Advertising, \$35.11; blanks and printing, \$353.22.....	388 33
All other items, viz: Furniture, \$55.22; postage and exchange, \$225.86; sundries, \$160.56; legal expenses, \$173.50 .....	615 14
Total expenses of management.....	\$13,690 52
Total disbursements.....	\$17,443 46
Balance—invested in the following assets—.....	\$2,554 06

## III. ASSETS.

Value of bonds and stocks owned .....	\$1,038 83
Cash deposited in bank .....	1,515 23
Agents' ledger balances.....	2,598 29
All other invested assets, viz: Furniture, books and office sundries.....	272 11
Total invested assets.....	\$5,424 46
Interest due and accrued .....	25 00
Total assets.....	\$5,449 46

## IV. LIABILITIES.

Losses resisted by the company.....	\$1,000 00
For salaries, rents and office expenses.....	217 50
Borrowed money.....	3,117 63
Total liabilities.....	<u>\$4,365 13</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	682	\$1,803,410 00
Policies or certificates written during the year 1887.....	1,023	1,295,600 00
Total.....	1,705	<u>\$3,099,010 00</u>
Deduct number and amount terminated during the year 1887:		
By death.....	2	3,000 00
By surrender.....	54	137,155 00
By lapse.....	651	1,508,645 00
Total terminated.....	707	<u>\$1,648,800 00</u>
Total policies or certificates in force December 31, 1887.....	998	1,450,210 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	3	7,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	2	3,000 00
Total.....	5	<u>\$10,000 00</u>
Losses and claims on policies or certificates paid during the year 1887.....	4	9,000 00
Average amount paid on each policy or certificate.....		<u>938 24</u>

## COMMERCIAL LIFE AND ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOHN N. EDDY, PRESIDENT.

W. F. SHAW, SECRETARY.

(Located at Chicago, Ill.; incorporated August 9, 1886; commenced business September 1, 1886.)

## I. INCOME.

Membership fees.....	\$8,195 00
Annual dues.....	2,114 46
Assessments.....	6,038 82
Total paid by members.....	<u>\$16,348 28</u>
Total income during the year.....	<u>\$16,348 28</u>
Balance of assets December 31, 1886.....	383 87
Total.....	<u>\$16,732 15</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$5,654 38
Total paid to members.....	\$5,654 38
Commissions to agents.....	10,309 46
Total expenses of management.....	\$10,309 46
Total disbursements.....	\$15,963 84
Balance—invested in the following assets—.....	\$768 31

## III. ASSETS.

Cash in office.....	\$768 31
Total invested assets.....	\$768 31
Assessments not yet due.....	\$1,922 31
Annual payments or premiums in process of collection, not yet due.....	22 50
Total due from members.....	1,944 81
Total assets.....	\$2,713 12

## IV. LIABILITIES.

Losses due and unpaid—number of claims, 10.....	\$588 78
Claims and death losses not due—number of claims, 14.....	553 46
Losses resisted—number of claims, 2.....	100 00
Total liabilities.....	\$1,242 24

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total busines, '87		Business in Ill., '87	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	850	\$3,026,500 00	184	\$656,000 00
Policies or certificates written during the year 1887.....	1,628	5,463,000 00	385	1,398,000 00
Total.....	2,478	\$8,489,000 00	569	\$2,054,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	3	\$4,000 00		
By lapse.....	1,491	4,987,500 00	387	\$1,407,000 00
Total terminated.....	1,494	\$4,991,500 00	387	\$1,407,000 00
Total policies or certificates in force December 31, 1887.....	984	\$3,498,000 00	182	\$647,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	28	1,829 27	3	110 85
Losses and claims on policies or certificates incurred during the year 1887.....	119	4,967 35	24	1,004 07
Total.....	247	\$6,796 62	27	\$1,114 92
Losses and claims on policies or certificates paid during the year 1887.....	123	5,654 38	24	1,070 77

## COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

A. W. BERGGREN, PRESIDENT.

E. F. PHELPS, SECRETARY.

[Located at Galesburg, Ill.; incorporated January 9, 1877; commenced business  
January 9, 1877.]

## I. INCOME.

Membership fees including \$131.64 on agents' ledger balances of previous years.....	\$33,273 14
Annual dues and monthly expense assessments .....	47,964 10
Assessments, mortuary.....	657,388 72
Medical examiner's fees, estimated.....	5,774 00
Total paid by members .....	\$744,399 96
Interest.....	7,006 10
Cash received from all other sources, viz: Previous shortage, \$1,498.89; advance fund, \$41,776.99; restorations, \$8,828.76; discount, \$175.00.....	52,279 64
Total income during the year .....	\$803,685 70
Balance of assets December 31, 1886 .....	219,916 51
Total.....	\$1,023,602 21

## II. DISBURSEMENTS.

Losses and claims.....	\$578,533 16
Annual payments and assessments returned to members, \$246.09; return fees and rejections, \$4,448.00; from advance, \$40,571.24.....	45,265 33
Total paid to members.....	\$623,798 49
Commissions to agents .....	21,649 53
Salaries and traveling expenses of superintendent of agencies, general agents and medical board .....	11,178 44
Medical examiner's fees, estimated .....	5,774 00
Salaries and other compensation of officers and other office employees .....	24,461 96
Taxes including State insurance examinations and insurance bureau .....	454 50
Rent.....	926 50
Advertising, \$802.50; blanks and printing, \$3,926.13.....	4,728 63
All other items, viz: Postage, express and exchange, \$7,642.02; legal expenses, \$1,518.99; furniture and fixtures, \$2,044.16; type and printing material, \$501.42; directors, managers and finance committee, \$2,201.28; contingent expenses, \$1,235.71; paid agents' ledger balances from membership fee account, \$131.64 .....	15,275 22
Total expenses of management .....	\$84,448 78
Total disbursements.....	\$708,247 27
Balance invested in the following assets—.....	\$315,354 94

## III. ASSETS.

Value of bonds and stocks owned.....	\$250,044 62
Cash deposited in bank.....	62,385 18
Agents' ledger balances .....	2,925 14
Total invested assets .....	\$315,354 94



Market value of bonds and stocks over cost.....		\$2,955 38
Due from members for claims not yet assessed .....	\$102,500 00	
Mortuary assessments not yet due.....	107,090 21	
Annual and expense assessments or premiums in process of collection not yet due.....	9,230 73	
Total due from members.....		218,820 94
All other assets, viz: postage stamps, \$214.95; furniture and fixtures, \$2,514.72; mailing machine and type galleys, \$4,613.08; books, stationery and blanks, \$750.00; medical, law and insurance books, \$208.75.....		8,301 50
Total assets.....		<u>\$545,432 76</u>

## IV. LIABILITIES.

Losses adjusted and not due, number of claims 28.....	\$86,250 00
Losses reported for which assessments have not been made, number of claims, 30 .....	102,500 00
Losses resisted by the company, number of claims, 6 .....	25,625 00
Amount of other liabilities, viz: Due members on advance deposits.....	14,755 22
Total liabilities.....	<u>\$229,130 22</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	24,844	\$70,991,250 00	8,121	\$26,025,625 00
Policies or certificates written during the year 1887.....	5,144	12,866,250 00	1,005	2,562,500 00
Total .....	29,988	\$83,857,500 00	9,126	\$28,588,125 00
Deduct number and amount terminated during the year 1887—				
By death .....	226	662,500 00	83	281,875 00
By surrender.....	99			
By lapse .....	2,381	7,434,375 00	806	2,614,375 00
Total terminated .....	2,706	\$8,096,875 00	889	\$2,896,250 00
Total policies or certificates in force December 31, 1887 .....	27,282	\$75,760,625 00	8,237	\$25,691,875 00
Losses and claims on policies or certificates un- paid December 31, 1886 .....	53	167,500 00		
Losses and claims on policies or certificates in- curred during the year 1887.....	226	662,500 00		
Total .....	279	\$830,000 00		
Losses and claims on policies or certificates paid during the year 1887 .....	210	578,533 16		
Average amount paid on each policy or certificate .....		<u>2,754 91</u>		

# DECATUR MUTUAL LIFE AND ACCIDENT RELIEF ASSO- CIATION.

YEAR ENDING DECEMBER 31, 1887.

L. L. HAWORTH, PRESIDENT.

J. W. HUGHES, SECRETARY.

[Located at Decatur, Ill.; incorporated February 6, 1884; commenced business  
February 6, 1884.

## I. INCOME.

Membership fees.....	\$3,192 90
Annual dues.....	1,206 00
Assessments.....	8,352 51
Medical examiner's fees.....	1,191 00
Total paid by members.....	\$13,942 41
Cash received from all other sources, viz: L. L. Haworth on account of organization.....	2,551 21
Total income during the year.....	\$16,493 62
Balance of assets December 31, 1887.....	373 79
Total.....	\$16,867 41

## II. DISBURSEMENTS.

Losses and claims.....	\$6,092 25
Total paid to members.....	\$6,092 25
Commissions to agents.....	2,228 15
Salaries and traveling expenses of managers and agents.....	2,788 88
Medical examiner's fees.....	1,191 00
Salaries and other compensation of officers and other office employes.....	1,405 64
Rent.....	41 50
Postage, \$522.11; blanks and printing, \$658.66.....	1,180 77
All other items, viz: Medical director and directors, \$100.00; furniture and fixtures, \$193.45; commissions to collection agents, \$141.43; attorney's fees, \$5.00; express, \$6.81.....	446 69
Total expenses of management.....	\$9,282 63
Total disbursements.....	\$15,374 88
Balance—invested in the following assets—.....	\$1,492 53

## III. ASSETS.

Cash in office.....	\$42 33
Cash deposited in bank.....	1,450 20
Total invested assets.....	\$1,492 53
Due from members for claims not yet assessed.....	\$2,000 00
Deduct estimated cost of collection.....	320 00
	1,680 00
Total assets.....	\$3,172 53

## IV. LIABILITIES.

Losses reported for which assessments have not been made.....	\$2,000 00
Amount of other liabilities, viz: L. L. Haworth on account of expenses of organization .....	2,551 21
Total liabilities.....	<u>\$4,551 21</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	800	\$1,252,900 00
Policies or certificates written during the year 1887 .....	1,191	2,389,050 00
Total.....	1,991	<u>\$3,641,950 00</u>
Deduct number and amount terminated during the year 1887:		
By death .....	12	.....
By surrender .....	96	.....
By lapse .....	792	.....
Total terminated.....	900	<u>\$1,800,000 00</u>
Total policies or certificates in force December 31, 1887.....	1,091	1,841,950 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	5	.....
Losses and claims on policies or certificates incurred during the year 1887.....	83	.....
Total.....	88	<u>\$8,092 35</u>
Losses and claims on policies or certificates paid during the year 1887.....	86	6,092 35
Average amount paid on each policy or certificate .....	} Accident Life	25 53
		<u>372 70</u>

## EQUITABLE ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOHN ANDERSON, PRESIDENT.

JAMES B. ARNOLD, SECRETARY.

[Located at Binghampton, N. Y.; incorporated June 21, 1883; commenced business October 4, 1883.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, W. I. CULVER, 171 LaSALLE STREET, CHICAGO, ILL.

## I. INCOME.

Membership fees.....	\$28,003 45
Assessments .....	114,166 00
Total paid by members .....	\$142,169 45
Cash received from all other sources, viz: Deposited by members to pay future assessments, \$3,499.14; bills payable, \$5,000.00.....	8,499 14
Total income during the year.....	<u>\$150,668 59</u>
Balance of assets December 31, 1886 .....	566 50
Total.....	<u>\$151,235 09</u>

## II. DISBURSEMENTS.

Losses and claims.....		\$85,559 67
Total paid to members.....	\$85,559 67	
Commissions to agents.....		24,359 25
Salaries and traveling expenses of managers and agents.....		4,729 05
Medical examiner's fees.....		5,280 07
Salaries and other compensation of officers and other office employees.....		10,568 34
Taxes.....		441 50
Rent.....		780 00
Advertising, \$538.36; blanks and printing, \$1,770.65.....		2,309 01
All other items, viz: Postage, \$3,688.00; collections, \$276.20; express, \$40.72; law, \$1,442.79; furniture and fixtures, \$264.02; office expenses, \$913.65.....		6,625 38
Total expenses of management.....	\$55,092 60	
Total disbursements.....		\$140,652 27
Balance—invested in the following assets—.....		\$10,582 82

## III. ASSETS.

Cash in office.....		\$3,674 09
Cash deposited in bank.....		6,908 73
Total invested assets.....		\$10,582 82
Due from members for claims not yet assessed.....	\$3,803 00	
Assessments or premiums in process of collection, not yet expired.....	22,768 00	
Total due from members.....		26,571 00
All other assets, viz: Furniture, fixtures and safe, \$1,617.90; books, \$491.50; blanks and supplies, \$850.00.....		2,959 40
Total assets.....		\$40,113 22

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—number of claims, 145.....		\$9,105 63
For salaries, rent and office expenses.....		1,073 50
Amount of other liabilities, viz: Commissions to State agents, medical examinations, blanks and printing, advertising, etc. (estimated), \$1,800; deposited by members to pay future assessments, \$3,499.14; bills payable, \$10,000.00.....		15,299 14
Total liabilities.....		\$25,478 27

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business '87.		Business in Ill. '87.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	10,750	\$34,378,250 00	None.	
Policies or certificates written during the year '87.....	10,965	30,288,750 00	327	\$1,016,000 00
Total.....	21,715	\$64,667,000 00	327	\$1,016,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	14	\$15,000 00	1	\$1,000 00
By lapse.....	9,324	25,728,800 00	73	263,500 00
Total terminated.....	9,338	\$25,743,800 00	74	\$264,500 00
Total policies or certificates in force Decem- ber 31, 1887.....	12,377	\$38,923,200 00	253	\$751,500 00
Losses and claims on policies or certificates un- paid December 31, 1886.....	156	\$7,126 06	None.	
Losses and claims on policies or certificates in- curred during the year 1887.....	1,863	87,539 24	6	1,220 00
Total.....	2,019	\$94,665 30	6	\$1,220 00
Losses and claims on policies or certificates paid during the year 1887.....	1,874	85,559 67	4	150 00



## EVANGELICAL AID SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

JOHN SCHNEIDER, PRESIDENT.

GEORGE W. LECHLER, SECRETARY.

[Located at Chicago, Ill.; incorporated November 20, 1886; commenced business  
December 1, 1886.]

## I. INCOME.

Membership fees.....		\$3,618 90
Total paid by members.....	\$3,618 90	
Rent.....		243 74
Cash received from all other sources.....		71 70
Total income during the year.....		\$3,934 34
Balance of assets December 31, 1886.....		413 67
Total.....		<u>\$4,348 01</u>

## II. DISBURSEMENTS.

Commissions to agents.....		\$1,637 49
Commissions and fees retained by or paid to officers and directors.....		172 00
Salaries and traveling expenses of managers and agents.....		103 95
Medical examiner's fees.....		166 53
Salaries and other compensation of officers and office employes.....		876 48
Rent.....		502 94
Advertising, \$186.30; blanks and printing, \$243.30.....		429 60
All other items, viz: Office furniture and supplies, \$195.37; postage and stationery, \$108.69.....		304 06
Total expenses of management.....	\$4,193 05	
Total disbursements.....		<u>\$4,193 05</u>
Balance—invested in the following assets—.....		<u>\$154 96</u>

## III. ASSETS.

Cash in office.....		\$13 16
Cash deposited in bank.....		141 80
Total invested assets.....		<u>\$154 96</u>
Total assets.....		<u>\$154 96</u>

## IV. LIABILITIES—NONE.

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886.....	247	\$363,750 00	229	\$336,750 00
Policies or certificates written during the year 1887.....	361	525,750 00	287	417,750 00
Total.....	608	\$889,500 00	516	\$754,500 00
Total policies or certificates in force December 31, 1887.....	608	<u>\$889,500 00</u>	516	<u>\$754,500 00</u>

## FARMERS' AND MECHANICS' MUTUAL AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

THOMAS J. C. FAGG, PRESIDENT.

FLETCH M. DOAN, SECRETARY.

[Located at St. Louis, Mo.; incorporated May 4, 1887; commenced business  
May 1, 1887.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, JAMES L. COOK,  
Springfield, Illinois.

## I. INCOME.

Membership fees.....	\$6,584 00
Assessments.....	99,802 00
Medical examiner's fees.....	890 00
Total paid by members.....	\$107,276 00
Cash received from all other sources, viz: Loan, \$1,000.00; T. Long, over- paid, \$200.00.....	1,200 00
Total income during the year.....	\$108,476 00
Balance of assets April 30, 1887.....	8,925 25
Total:.....	<u>\$117,401 25</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$77,804 00
Annual payments and assessments returned to members.....	43 00
Total paid to members.....	\$77,847 00
Commissions to agents.....	10,340 40
Salaries and traveling expenses of managers and agents.....	1,586 03
Medical examiner's fees.....	890 00
Salaries and other compensation of officers and other office employes.....	9,827 60
Rent.....	800 00
Advertising, \$69.70; blanks and printing, \$1,628.78.....	1,698 48
All other items, viz: Attorney's fees, court costs, expense of organization, stamps, expressage and sundries, \$3,892.40; repaid borrowed money, \$562.11.....	4,454 51
Total expenses of management.....	\$29,597 02
Total disbursements.....	<u>\$107,444 02</u>
Balance, invested in the following assets—.....	<u>\$9,957 23</u>

## III. ASSETS.

Cash deposited in bank .....		\$7,957 23	
All other invested assets, viz: Safe, furniture, books, etc.....		2,000 00	
Total invested assets .....			\$9,957 23
Due from members for claims not yet assessed .....	\$45,300 00		
Mortuary assessments due and unpaid on memberships in force .....	1,710 00		
Mortuary assessments not yet due .....	13,859 00		
Total due from members.....	\$60,869 00		
Deduct estimated cost of collection.....	3,043 45		\$57,825 55
Total assets.....			\$67,782 78

## IV. LIABILITIES.

Losses in process of adjustment or adjusted and not due .....	\$19,166 00
Losses reported for which assessments have not been made.....	54,319 00
Borrowed money.....	1,450 00
To officers or others for advances on account of expenses of organization .....	581 48
Total liabilities.....	\$55,516 48

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force May 1, 1887.....	5,294	\$10,848,000 00	59	\$112,500 00
Policies or certificates written during the year 1887.....	890	1,845,000 00	58	119,000 00
Total.....	6,184	\$12,693,000 00	117	\$231,500 00
Deduct number and amount terminated during the year 1887—				
By death .....	35	\$65,500 00	2	\$4,500 00
By surrender .....	26	52,000 00		
By lapse.....	998	2,081,500 00	2	3,500 00
Total terminated.....	1,059	\$2,199,000 00	4	\$8,000 00
Total policies or certificates in force December 31, 1887.....	5,125	\$10,494,000 00	113	\$223,500 00
Losses and claims on policies or certificates unpaid May 1, 1887.....	31	58,783 00		
Losses and claims on policies or certificates in- curred during the year 1887 .....	35	68,296 00	2	4,500 00
Total.....	66	\$127,079 00	2	\$4,500 00
Losses and claims on policies or certificates paid including advances during the year 1887.....	40	77,804 00	1	2,234 00
Average amount paid on each policy or certificate.....		1,844 85		2,034 00

## FIDELITY MUTUAL LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

L. G. FOUSE, PRESIDENT.

W. S. CAMPBELL, SECRETARY.

[Located at Philadelphia, Pa.; incorporated December 2, 1878; commenced business  
January 1, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, W. I. CULVER, 172 LaSalle Street,  
Chicago, Ill.

## I. INCOME.

Membership collection fees, etc.....	\$20,075 00
Annual dues.....	67,217 47
Assessments, mortality and contingent.....	163,230 04
Total paid by members.....	\$250,522 51
Interest.....	4,734 85
Rents.....	2,143 91
Cash received from all other sources, viz: Sundries.....	104 52
Total income during the year.....	\$257,505 79
Balance of assets December 31, 1886.....	70,109 94
Total.....	\$327,615 73

## II. DISBURSEMENTS.

Losses and claims.....	\$120,933 34
Annual payments and assessments returned to members.....	1,240 26
Total paid to members.....	\$122,173 60
Commissions to agents.....	31,167 46
Commissions to directors.....	730 00
Salaries and traveling expenses of managers and agents.....	12,233 28
Medical examiner's fees.....	1,610 50
Salaries and other compensation of officers and other office employes.....	18,981 40
Taxes.....	529 40
Rent.....	4,243 99
Advertising, \$5,871.63; blanks and printing, \$4,966.68; postage, \$2,111.00.....	12,949 31
All other items, viz: Collecting mortality, state licenses, legal expenses, etc., \$11,177.14; furniture, fixtures, interest, etc., \$2,258.61; janitor, fuel, gas, etc., \$1,950.52.....	15,386 27
Total expenses of management.....	\$97,831 61
Total disbursements.....	\$220,005 21
Balance, invested in the following assets—.....	\$107,610 52



## III. ASSETS.

Value of real estate owned, in cash, exclusive of incumbrances.....	\$41,144 93
Loans on bond and mortgage on real estate .....	13,344 74
Value of bonds and stocks owned .....	3,500 00
Cash in office .....	585 24
Cash deposited in trust companies .....	16,851 79
Agents' ledger balances.....	7,265 67
All other invested assets, viz: Bills receivable, \$3,374.37; printing machinery, \$1,308.45 .....	4,682 82
Loans on renewal interest, \$45,171.25; probable decrement having been de- ducted.....	27,269 57
Total invested assets .....	\$114,644 76
Market value of bonds and stocks over cost.....	625 00
Annual payments or premiums due and unpaid on memberships in force ..	1,335 30
All other assets, viz: Indemnity reserve, (this sum is pledged by members to meet losses of current year, in force equivalent to premium notes) \$402,- 180 00.	
Total assets.....	<u>\$116,605 06</u>

## IV. LIABILITIES.

Losses resisted—number of claims, 1 .....	\$10,000 00
For salaries, rents and office expenses .....	2,044 03
Amount of other liabilities, viz: Agents, etc., \$445.28; reserve on limited policies, \$4,544.93.....	4,990 21
Total liabilities.....	<u>\$17,034 24</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	5,514	\$13,225,550 00	180	\$604,000 00
Policies or certificates written during the year 1887.....	1,951	4,679,000 00	95	352,500 00
Total.....	7,465	\$17,904,550 00	275	\$956,500 00
Deduct number and amount terminated during the year 1887—				
By death .....	55	\$130,933 00		
By lapse.....	856	2,335,267 00	62	201,500 00
Total terminated.....	911	\$2,466,200 00	62	\$201,500 00
Total policies or certificates in force December 31, 1887.....	6,554	\$15,438,350 00	213	\$755,000 00
Losses and claims on policies or certificates un- paid December 31, 1886.....	0			
Losses and claims on policies or certificates in- curred during the year 1887.....	55	130,933 00		
Losses and claims on policies or certificates paid during the year 1887.....	54	120,933 00		

## FRANKLIN LIFE ASSOCIATION.

(Name changed from "Springfield Mutual Life Association.")

YEAR ENDING DECEMBER 31, 1887.

D. T. LITTLER, PRESIDENT.

T. C. ROSEBERRY, SECRETARY.

[Located at Springfield, Ill.; incorporated October 11, 1886; commenced business  
October 11, 1886.]

## I. INCOME.

Membership fees—estimated .....	\$1,572 00
Annual dues .....	1,329 30
Assessments .....	2,571 13
Medical examiner's fees .....	468 00
Total paid by members .....	\$5,940 43
Total income during the year .....	\$5,940 43
Balance of assets December 31, 1886 .....	287 66
Total .....	\$6,228 09

## II. DISBURSEMENTS.

Losses and claims .....	\$2,402 70
Total paid to members .....	\$2,402 70
Commissions to agents .....	1,572 00
Commissions and fees to officers and directors, and medical director .....	314 15
Salaries and traveling expenses of managers and agents .....	82 05
Medical examiner's fees .....	468 00
Salaries and other compensation of officers and other office employees .....	500 00
Rent .....	190 00
Advertising, \$31.32; blanks and printing, \$120.00 .....	151 32
All other items, viz: Stamps, \$70.38; signs, \$11.50; seals, \$3.00; collectors' commissions, \$6.90 .....	91 78
Total expenses of management .....	\$3,369 30
Total disbursements .....	\$5,772 00
Balance—invested in the following assets— .....	\$456 09

## III. ASSETS.

Cash deposited in bank .....	\$156 09
Total invested assets .....	\$456 09
Total assets .....	\$456 09

## IV. LIABILITIES—NONE.

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	282	\$282,000 00
Policies or certificates written during the year 1887.....	714	712,500 00
Total.....	996	\$994,500 00
Deduct number and amount terminated during the year 1887:		
By death.....	3	.....
By lapse.....	157	.....
Total terminated.....	160	\$160,000 00
Total policies or certificates in force December 31, 1887.....	836	834,500 00
Losses and claims on policies or certificates unpaid December 31, 1886, before reorganization.....	3	3,000 00
Losses and claims on policies or certificates incurred during the year 1887, since reorganization.....	2	2,000 00
Total.....	5	\$5,000 00
Losses and claims on policies or certificates paid during the year 1887.....		2,402 70
Average amount paid on each policy or certificate before reorganization.....		480 54
Average amount paid on each policy or certificate since reorganization, in full.....		1,000 00

## GERMAN MUTUAL BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

CHARLES A. LOEBER, PRESIDENT.

SAMUEL WUEST, SECRETARY.

[Located at Chicago, Ill.; incorporated August 16, 1875; commenced business October 28, 1875.]

## I. INCOME.

Membership fees.....	\$3,390 00
Assessments.....	34,110 45
Total paid by members.....	\$37,500 45
Interest.....	623 70
Cash received from all other sources, viz: Postage stamps sold and outstanding assessments.....	59 30
Total income during the year.....	\$38,183 45
Balance of assets December 31, 1886.....	13,775 99
Total.....	\$51,959 44

## II. DISBURSEMENTS.

Losses and claims.....	\$28,130 00	\$28,130 00
Total paid to members.....	\$28,130 00	
Fees paid to officers and directors except secretary.....	436 00	
Commissions and traveling expenses of general and special agents.....	1,676 50	
Medical director's fees.....	110 75	
Salary of secretary.....	1,200 00	
Taxes.....	19 75	
Rent.....	410 00	
Advertising, \$141.18; blanks and printing and stationery, \$656.00.....	797 18	
All other items, viz: Janitor and fuel.....	47 10	
Total expenses of management.....	\$4,697 28	
Total disbursements.....		\$32,827 28
Balance—invested in the following assets—.....		\$19,132 16

## III. ASSETS.

Loans on bond and mortgage on real estate.....	\$12,800 00
Cash deposited in bank.....	6,332 16
Total invested assets.....	\$19,132 16
Mortuary assessments not yet due.....	\$10,330 00
Total assets.....	\$29,462 16

## IV. LIABILITIES.

Losses reported for which assessments have not been made.....	\$10,330 00
Total liabilities.....	\$10,330 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	3,455	\$3,455,000 00	1,499	\$1,499,000 00
Policies or certificates written during the year 1887.....	273	273,000 00	73	73,000 00
Total.....	3,728	\$3,728,000 00	1,572	\$1,572,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	38		17	
By lapse.....	18		7	
Total terminated.....	56	\$56,000 00	24	\$24,000 00
Total policies or certificates in force December 31, 1887.....	3,672	\$3,672,000 00	1,548	\$1,548,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	3	3,000 00	1	1,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	38	38,000 00	17	17,000 00
Total.....	41	\$41,000 00	18	\$18,000 00
Losses and claims on policies or certificates paid during the year 1887.....	30		13	
Average amount paid on each policy or certificate, from \$900 to \$960.				



## GLOBE UNION LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

ROBERT BELL, PRESIDENT.

JAMES H. BELL, SECRETARY.

[Located at Mt. Carmel, Ill.; incorporated July 16, 1885; commenced business July  
July 16, 1885.]

## I. INCOME.

Membership fees.....	\$803 00
Annual dues.....	2,474 20
Assessments.....	7,235 20
Medical examiner's fees.....	200 75
Total paid by members.....	\$10,713 15
Total income during the year.....	\$10,713 15
Balance of assets December 31, 1886.....	85 00
Total.....	\$10,798 15

## II. DISBURSEMENTS.

Losses and claims.....	\$7,235 20
Total paid to members.....	\$7,235 20
Commissions to agents.....	803 00
Commissions to officers and directors.....	150 00
Salaries and traveling expenses of managers and agents.....	56 60
Medical examiner's fees.....	200 75
Salaries and other compensation of officers and other office employes.....	1,481 51
Rent.....	100 00
Advertising, \$120.00; blanks and printing, \$210.40.....	330 40
All other items, viz: Postage.....	355 69
Total expenses of management.....	\$3,477 95
Total disbursements.....	\$10,713 15
Balance—invested in the following assets—.....	\$85 00

## III. ASSETS.

All other invested assets, viz: Books and furniture.....	\$85 00
Total invested assets.....	\$85 00
Due from members for claims not yet assessed.....	\$2,400 00
Annual payments or premiums in process of collection not yet due.....	220 00
Total due from members.....	\$2,620 00
Deduct estimated cost of collection.....	262 00
	2,358 00
Total assets.....	\$2,443 00

## IV. LIABILITIES.

Losses reported for which assessments have not been made.....	\$2,400 00
Total liabilities.....	<u>\$2,400 00</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	1,068	\$1,613,000 00
Policies or certificates written during the year 1887 .....	759	1,261,000 00
Total.....	1,827	<u>\$2,874,000 00</u>
Deduct number and amount terminated during the year 1887:		
By death.....	12	18,000 00
By lapse.....	677	1,096,000 00
Total terminated.....	689	<u>\$1,114,000 00</u>
Total policies or certificates in force December 31, 1887.....	1,138	1,760,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	1	3,000 00
Losses and claims on policies or certificates incurred during the year 1887. ....	12	18,000 00
Total.....	13	<u>\$21,000 00</u>
Losses and claims on policies or certificates paid during the year 1887.....	10	17,000 00
Average amount paid on each policy or certificate .....		<u>723 52</u>

## GRAND CIRCLE OF WHITE MEN.

YEAR ENDING DECEMBER 31, 1887.

EMANUEL STOVER, PRESIDENT.

R. M. STOVER, SECRETARY.

[Located at Lanark, Carroll Co., Ill.; incorporated June 27, 1887; commenced business May 16, 1887.]

## I. INCOME.

Membership fees.....	\$263 50
Medical examiner's fees .....	285 75
Total paid by members.....	\$549 25
Cash received from all other sources, viz: Advanced by chief manager...	306 90
Total income during the year.....	<u>\$856 15</u>

## II. DISBURSEMENTS.

Commissions to agents.....	263 50
Salaries and traveling expenses of managers and agents.....	167 00
Medical examiner's fees.....	285 75
Blanks and printing.....	112 25
All other items, viz: Miscellaneous.....	27 65
Total disbursements .....	<u>\$856 15</u>

## III. ASSETS—NONE.

## IV. LIABILITIES.

To officers or others for advances on account of expenses and expense of management .....	306 90
Total liabilities.....	<u>\$306 90</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois in 1887.	
	No.	Amount.
Policies or certificates written during the year 1887 .....	584	\$1,168,000 00
Total policies or certificates in force December 31, 1887.....	<u>584</u>	<u>\$1,168,000 00</u>

## GREAT WESTERN WORKINGMEN'S MUTUAL AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

G. W. ARMSTRONG, PRESIDENT.

C. C. VAN DOREN, SECRETARY.

[Located at Roodhouse, Ill.; incorporated November 11, 1882; commenced business  
December 11, 1882.]

## I. INCOME.

Membership fees .....	\$1,721 00
Annual dues.....	2,322 22
Assessments.....	19,017 07
Medical examiner's fees.....	243 00
Total paid to members .....	<u>\$23,303 29</u>
Total income during the year .....	<u>\$23,303 29</u>
Balance of assets December 31, 1886 .....	<u>5,683 31</u>
Total.....	<u><u>\$28,986 60</u></u>

## II. DISBURSEMENTS.

Losses and claims.....		\$48,956 66
Total paid to members.....	\$18,956 66	
Commissions to agents.....		2,244 10
Salaries and traveling expenses of managers and agents.....		1,279 08
Medical examiners' fees.....		243 00
Salaries and other compensation of officers and other office employees.....		1,603 80
Rent.....		72 00
Blanks and printing.....		99 85
All other items, viz: Postage, \$364.57; sundries, \$52.50.....		417 07
Total expenses of management.....	\$5,958 90	
Total disbursements.....		\$24,915 56
Balance—invested in the following assets—.....		\$4,071 04

## III. ASSETS.

Cash deposited in bank.....		\$4,071 04
Total invested assets.....		\$4,071 04
Due from members for claims not yet assessed.....	\$1,473 10	
Mortuary assessments due and unpaid on memberships in force.....	157 07	
Total due from members.....		1,630 17
All other assets, viz: Office furniture, books, stationery, etc.....		325 00
Total assets.....		\$6,026 21

## IV. LIABILITIES.

Losses due and unpaid—number of claims, 4.....		\$2,857 77
Claims and death losses not due—number of claims, 4.....		1,360 90
Losses resisted by the company—number of claims, 1.....		300 00
Total liabilities.....		\$4,518 67

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois, 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,074	\$2,095,000 00
Policies or certificates written during the year 1887.....	522	1,066,000 00
Total.....	1,596	\$3,161,000 00
Deduct number and amount terminated during the year 1887—		
By death.....	41	97,000 00
By surrender.....	281	660,000 00
By lapse.....	773	1,389,000 00
Total terminated.....	1,095	\$2,146,000 00
Total policies or certificates in force December 31, 1887.....	501	\$1,015,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	24	73,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	41	97,000 00
Total.....	65	\$170,000 00
Losses and claims on policies or certificates paid during the year 1887.....	56	87,000 00
Average amount paid on each policy or certificate.....		336 20



## HOMEOPATHIC AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

□ A. L. SWEET, PRESIDENT.

H. E. CROSBY, SECRETARY.

□ [Located at Chicago, Ill.; incorporated April 10, 1886; commenced business, October 6, 1886.

## I. INCOME.

Membership fees.....	\$3,007 00
Annual dues.....	1,420 00
Total paid by members.....	\$4,427 00
Total income during the year.....	\$4,427 00
Balance of assets December 31, 1886.....	13 15
Total.....	<u>\$4,440 15</u>

## II. DISBURSEMENTS.

Commissions to agents.....	\$3,007 00
Salaries and traveling expenses of managers and agents.....	20 85
Medical examiner's fees.....	400 00
Salaries and other compensation of officers and other office employes.....	456 95
Rent.....	60 00
Advertising, \$47.65; blanks and printing, \$120.00.....	167 65
All other items, viz: Expense account, \$112.20; legal fees, \$15.00; exchange \$0.50.....	127 70
Total expenses of management.....	\$4,240 15
Total disbursements.....	<u>\$4,240 15</u>
Balance—invested in the following assets—.....	<u>\$200 00</u>

## III. ASSETS.

Cash in office.....	\$36 37
Cash deposited in bank.....	163 63
Total invested assets.....	\$200 00
Annual payments or premiums due and unpaid on memberships in force..	926 00
Total assets.....	<u>\$1,126 00</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	98	\$245,000 00	.....	.....
Policies or certificates written during the year 1887.....	444	697,000 00	.....	.....
Total.....	542	\$942,000 00	.....	.....
Deduct number and amount terminated during the year 1887—				
By lapse.....	53	104,000 00	.....	.....
Total terminated.....	53	\$104,000 00	.....	.....
Total policies or certificates in force December 31, 1887.....	489	\$838,000 00	332	\$511,000 00

## HOME MASONIC AND GENERAL AID SOCIETY.

(Formerly "National Aid Society.")

YEAR ENDING DECEMBER 31, 1887.

CHARLES A. HITCHCOCK, PRESIDENT.

B. F. BOYER, SECRETARY.

[Located at Chicago, Ill.; incorporated December 26, 1882; commenced business  
January 8, 1883.]

## I. INCOME.

Membership fees.....	\$1,590 50
Annual dues.....	474 00
Assessments.....	1,580 50
Medical examiner's fees.....	1,045 00
Total paid by members.....	\$4,690 00
Cash received from all other sources, viz: Advance by officers.....	823 67
Total income during the year.....	\$5,513 67
Balance of assets December 31, 1886.....	831 65
Total.....	\$6,345 32

## II. DISBURSEMENTS.

Losses and claims.....	\$1,345 30
Total paid to members.....	\$1,345 30
Commissions to agents.....	1,215 00
Salaries and traveling expenses of managers and agents.....	1,077 35
Medical examiner's fees.....	1,045 00
Rent.....	240 00
Advertising, \$25.80; blanks and printing, \$253.50.....	279 30
All other items, viz: Attorney's fees, \$197.50; stamps, \$34.00; miscellaneous, \$139.22.....	370 72
Total expenses of management.....	\$4,227 37
Total disbursements.....	\$5,572 67
Balance—invested in the following assets—.....	\$772 65

## III. ASSETS.

Cash in office.....		\$372 65
All other invested assets, viz: Furniture and fixtures, \$300.00; stationery and printing, \$100 00 .....		400 00
Total invested assets.....		\$772 65
Due from members for claims not yet assessed—11.....	\$26,000 00	
Mortuary assessments not yet due—2.....	3,000 00	
Total due from members.....	\$29,000 00	
Deduct estimated cost of collection.....	550 00	
		28,450 00
Total assets.....		<u>\$29,222 65</u>

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—number of claims, 2.....	3,000 00
Losses resisted by the company—number of claims, 11.....	26,000 00
To officers or others for advances on account of expenses of organization.....	823 67
Total liabilities.....	<u>\$29,823 67</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	302	\$718,000 00
Policies or certificates written during the year 1887.....	1,141	2,837,500 00
Total.....	1,443	\$3,555,500 00
Deduct number and amount terminated during the year 1887:		
By death.....	15	\$31,000 00
By lapse.....	371	895,000 00
Total terminated.....	386	\$926,000 00
Total policies or certificates in force December 31, 1887.....	1,057	2,629,500 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	7	15,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	15	31,000 00
Total.....	22	\$46,000 00
Losses and claims on policies or certificates paid during the year 1887.....	9	1,345 30
Average amount paid on each policy or certificate .....		<u>149 47</u>

# HOTEL MEN'S MUTUAL BENEFIT ASSOCIATION OF THE UNITED STATES.

YEAR ENDING DECEMBER 31, 1887.

JEWETT WILCOX, PRESIDENT.

WM. C. SNOW, SECRETARY.

[Located at Chicago, Ill.; incorporated April 6, 1880; commenced business April 6, 1880.]

## I. INCOME.

Membership fees, initiation fees, \$251.00; reinstatements, \$39.00 .....	\$290 00
Advance on assessments and funds of members on deposit .....	52 50
Assessment expenses, \$1,019.00; mortuary, \$16,254.00 .....	17,273 00
To late account .....	3 00
Total paid by members .....	\$17,618 50
Total income during the year .....	\$17,618 50
Balance of assets December 31, 1886 .....	4,958 95
Total .....	<u>\$22,577 45</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$18,852 50
Applications account .....	1 00
Total paid to members .....	\$18,853 50
Secretary's clerk hire .....	900 00
Blanks and printing and stationery .....	140 75
All other items, viz: Postage, \$188.90; sundries, \$23.45 .....	212 35
Total expenses of management .....	\$1,253 10
Total disbursements .....	<u>\$20,106 60</u>
Balance invested in the following assets— .....	<u>\$2,470 85</u>

## III. ASSETS.

Cash in office .....	\$202 89
Cash deposited in bank .....	2,267 96
Total invested assets .....	<u>\$2,470 85</u>
Total assets .....	<u>\$2,470 85</u>

## IV. LIABILITIES.

Two assessments in process of collection on which has been paid in .....	\$1,410 00
Amount paid by members on advanced assessments .....	14 50
Funds of members on deposit .....	100 00
Too late account .....	27 00
Application account, \$29.00; reserve fund, \$14.50 .....	43 50
Total liabilities .....	<u>\$1,595 00</u>



## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	1,024	.....	129	.....
Policies or certificates written during the year 1887.	77	.....	3	.....
Total.....	1,101	.....	132	.....
Deduct number and amount terminated during year 1887—				
By death.....	7	.....	.....	.....
By surrender.....	.....	Removed.	10	.....
By lapse.....	69	.....	8	.....
Total terminated.....	76	.....	18	.....
Total policies or certificates in force December 31, 1887.	1,025	.....	114	.....
Losses and claims on policies or certificates unpaid December 31, 1886.	.....	\$3,910 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887.	.....	12,625 50	.....	.....
Total.....	.....	\$16,535 50	.....	.....
Losses and claims on policies or certificates paid during the year 1887.	.....	18,852 50	.....	.....

## HOME PROTECTION AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

B. F. TALLMAN, PRESIDENT.

H. C. MURPHY, SECRETARY.

[Located at Abingdon, Ill.; incorporated April 23, 1884; commenced business April 23, 1884.]

## I. INCOME.

Membership fees.....	\$3,609 00
Annual dues.....	1,464 10
Assessments.....	9,318 10
Total paid by members.....	\$14,391 20
Cash received from all other sources, viz: Re-instatement and expense fund for defraying expense of collections and adjusting death claims....	1,766 46
Total income during the year.....	\$16,157 66
Balance of assets December 31, 1886.....	543 29
Total.....	\$16,700 95

## II. DISBURSEMENTS.

Losses and claims.....		\$7,648 55
Total paid to members.....	\$7,648 55	
Commissions to agents.....		3,609 00
Commissions to officers and directors.....		1,491 00
Salaries and traveling expenses of managers and agents.....		650 00
Salaries and other compensation of officers and other office employes.....		300 00
Rent.....		60 00
Advertising, \$25.50; blanks and printing, \$259.18.....		284 68
All other items, viz: Postage stamps, postal cards, etc.....		475 84
Total expenses of management.....	\$6,870 52	
Total disbursements.....		\$14,519 07
Balance—invested in the following assets—.....		\$2,181 88

## III. ASSETS.

Cash in office.....		\$2,181 88
Total invested assets.....		\$2,181 88
Due from members for claims not yet assessed.....	\$2,910 00	
Mortuary assessments not yet due.....	1,811 10	
Total due from members.....		4,721 10
Total assets.....		\$6,902 98

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—number of claims, 2.....		\$1,811 10
Losses reported for which assessments have not been made—number of claims, 5.....		2,910 00
Total liabilities.....		\$4,721 10

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business '87.		Business in Ill. '87.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,404	\$3,664,000 00	1,360	\$3,551,000 00
Policies or certificates written during the year '87.....	565	1,203,000 00	565	\$1,203,000 00
Total.....	1,969	\$4,867,000 00	1,925	\$4,754,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	13	\$44,000 00	11	\$37,000 00
By lapse.....	724	1,848,000 00	700	1,790,000 00
Total terminated.....	737	\$1,892,000 00	711	\$1,827,000 00
Total policies or certificates in force December 31, 1887.....	1,232	\$2,975,000 00	1,214	\$2,927,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	6	\$23,000 00		
Losses and claims on policies or certificates paid during the year 1887.....	9	7,648 55	7	5,746 75
Average amount paid on each policy or certificate.....		849 83		820 96

## ILLINOIS MASON'S BENEVOLENT SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

STEPHEN G. PADDOCK, PRESIDENT.

CHARLES E. HAMBLETON, SECRETARY.

[Located at Princeton, Ill.; incorporated March 9, 1871; commenced business March 28, 1871.]

## I. INCOME.

Membership fees .....	\$9,630 45
Assessments.....	104,853 01
Restorations .....	672 06
Total paid by members .....	\$115,155 52
Interest .....	2,192 50
Cash received from all other sources, viz: Advance remittance increase, \$5.56; premium on bonds, \$6,966.87 .....	6,972 43
Total income during the year .....	\$124,320 45
Balance of assets December 31, 1886 .....	104,250 15
Total.....	<u>\$228,570 60</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$126,910 42
Total paid to members .....	\$126,910 42
Commissions to agents .....	7,583 21
Commissions and fees to officers and directors .....	1,891 11
Salaries and traveling expenses of managers and agents.....	12,973 50
Medical examiner's fees .....	2,381 60
Salaries and other compensation of officers and other office employes .....	6,641 84
Taxes.....	4 53
Rent.....	400 00
Blanks and printing .....	759 69
All other items, viz: Rejections, \$369.25; postage, \$599.93; miscellaneous ex- penses, \$1,222.87; error in assessment account, \$0.02.....	2,192 07
Total expenses of management .....	\$54,827 55
Total disbursements .....	<u>\$161,737 97</u>
Balance invested in the following assets— .....	<u>\$66,832 63</u>

## III. ASSETS.

Par value of bonds and stocks owned .....	\$50,000 00
Cash deposited in bank .....	16,641 86
Agents' ledger balances .....	190 77
Total invested assets.....	\$66,832 63
Market value of bonds and stocks over par value .....	13,000 00
Due from members for claims not yet assessed .....	\$35,000 00
Mortuary assessments not yet due .....	29,497 47
Total due from members.....	64,497 47
All other assets, viz: Furniture and fixtures .....	500 00
Total assets.....	<u>\$144,830 10</u>

## IV. LIABILITIES.

Claims and death losses not due, No. 22.....	\$57,104 50
Losses resisted by the company, No. 3.....	9,000 00
For salaries, rent and office expenses.....	300 00
Amount of other liabilities, viz: Advance remittance account.....	1,078 53
Total liabilities.....	<u>\$67,483 03</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	2,777	\$11,195,000 00	.....	.....
Policies or certificates written during the year 1887.....	1,877	4,071,000 00	870	\$1,871,000 00
Total.....	4,654	\$15,266,000 00	870	\$1,871,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	61	171,000 00	.....	.....
By surrender for exchange new plan.....	.....	3,586,000 00	.....	.....
By lapse.....	474	1,147,000 00	.....	.....
Total terminated.....	535	\$4,904,000 00	.....	.....
Total policies or certificates in force December 31, 1887.....	4,119	\$10,362,000 00	.....	.....
Losses and claims on policies or certificates unpaid December 31, 1886.....	10	25,325 21	6	16,428 44
Losses and claims on policies or certificates incurred during the year 1887.....	61	168,689 72	49	139,000 00
Total.....	71	\$194,014 93	55	\$155,428 44
Losses and claims on policies or certificates paid during the year 1887.....	45	126,910 43	35	98,118 16
Average amount paid on each policy or certificate.....	.....	2,657 74	.....	2,825 97

## ILLINOIS MUTUAL LIFE ASSURANCE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

J. A. HENRY, PRESIDENT.

JNO. B. FITHIAN, SECRETARY.

[Located at Joliet, Ill.; incorporated June 30, 1887; commenced business July 7, 1887]

## I. INCOME.

Membership fees.....	\$1,294 67
Annual dues.....	702 00
Assessments.....	246 46
Total paid by members.....	<u>\$2,243 13</u>
Total income during the year.....	<u>\$2,243 13</u>



## II. DISBURSEMENTS.

Commissions to agents .....	\$249 09
Salaries and traveling expenses of managers and agents .....	629 27
Medical examiner's fees .....	68 50
Salaries and other compensation of officers and other office employes.....	381 50
Rent .....	60 00
Advertising, \$43.00; blanks and printing, \$673.33.....	716 33
All other items, viz: Incidental expenses.....	137 36
Total disbursements.....	<u>\$2,242 05</u>
Balance—invested in the following assets—.....	<u>\$1 08</u>

## III. ASSETS.

Cash in office.....	\$37 37
Cash deposited in bank .....	151 04
Total invested assets.....	<u>\$188 41</u>
Total assets.....	<u>\$188 41</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total busines, '87		Business in Ill., '87.	
	No.	Amount.	No.	Amount.
Policies or certificates written during the year 1887	219	\$311,000 00	218	\$309,000 00
Deduct number and amount terminated during the year 1887—				
By death—Total terminated.....	19	\$21,000 00	19	\$21,000 00
Total policies or certificates in force December 31, 1887.....	<u>200</u>	<u>\$290,000 00</u>	<u>199</u>	<u>\$288,000 00</u>

INDEPENDENT ORDER OF THE KNIGHTS AND LADIES  
OF HONOR.

YEAR ENDING DECEMBER 31, 1887.

ERWIN E. WOOD, SUPREME REGENT.

CHARLES B. WILSON, SECRETARY.

[Located at Chicago, Ill.; incorporated April 28, 1887; commenced business  
April 29, 1887.]

## I. INCOME.

Membership fees.....	\$3,062 40
Annual dues .....	238 50
Assessments.....	553 79
Medical examiner's fees, estimated.....	1,200 00
Total paid by members .....	\$5,054 69
Cash received from all other sources, viz: Advanced by directors and supreme lodge officers for expenses of organization, etc. ....	801 86
Total income during the year .....	<u>\$5,856 55</u>

## II. DISBURSEMENTS.

Losses and claims.....		\$513 35
Total paid to members.....	\$513 35	
Commissions to deputies.....		1,335 00
Medical examiner's fees, estimated.....		1,200 00
Salaries and other compensation of officers and other office employes.....		482 95
Rent.....		420 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....		67 75
Advertising, \$10.10; blanks, printing and lodge supplies, \$1,390.....		1,400 10
All other items, viz: Office furniture, \$161.10; incidental expenses, \$148.61; postage, \$24.22.....		333 93
Total expenses of management.....	\$5,239 73	
Total disbursements.....		\$5,753 08
Balance invested in the following assets—.....		\$103 47

## III. ASSETS.

Cash in office and in bank.....		\$103 47
Total invested assets.....		\$103 47
Mortuary assessments due and unpaid on memberships in force.....	\$239 00	
Annual payments unpaid on memberships in force—per capita tax.....	215 00	
Total due from members.....		454 00
All other assets, viz: Due from lodges for supplies, \$115.75; lodge supplies and office furniture, \$562.00.....		677 75
Total assets.....		\$1,235 22

## IV. LIABILITIES.

Losses due and unpaid—balance.....		\$239 00
Amount of other liabilities, viz: To officers or others for advances on account of expenses of organization, etc.....		801 86
Total liabilities.....		\$1,040 86

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates written during the year 1887.....	914	\$1,225,000 00
Deduct number and amount terminated during the year 1887:		
By death.....	2	.....
By lapse.....	256	.....
Total terminated.....	258	\$340,000 00
Total policies or certificates in force December 31, 1887.....	656	885,000 00

## ILLINOIS PATRONS AID SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

D. Q. TROTTER, PRESIDENT.

H. K. SMITH, SECRETARY.

[Located at Clear Creek, Ill.; incorporated April 19, 1877; commenced business April, 1877.]

## I. INCOME.

Membership fees.....		\$329 40
Total paid by members.....	\$329 40	
Interest .....		6 00
Total income during the year .....		\$335 40
Balance of assets December 31, 1886 .....		300 90
Total.....		<u>\$636 30</u>

## II. DISBURSEMENTS.

Commissions to agents.....	\$244 00
Salaries and other compensation of officers and other office employes.....	24 40
Advertising, \$13.00; blanks and printing, \$11.00.....	24 00
All other items, viz: Sundries.....	8 65
Total disbursements.....	<u>\$301 05</u>
Balance—invested in the following assets—.....	<u>\$335 25</u>

## III. ASSETS.

Cash in office .....	\$335 35
Total assets.....	<u>\$335 35</u>

## IV. LIABILITIES.

Claims and death losses not due—2 .....	\$710 00
Total liabilities.....	<u>\$710 00</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	197	.....
Policies or certificates written during the year 1887.....	55	.....
Total.....	252	.....
Deduct number and amount terminated during the year 1887:		
By death .....	1	.....
Total terminated.....	1	.....
Total policies or certificates in force December 31, 1887.....	251	<u>.....</u>

# KNIGHTS TEMPLAR'S AND MASONS' LIFE INDEMNITY CO.

YEAR ENDING DECEMBER 31, 1887.

J. ADAMS ALLEN, PRESIDENT.

W. H. GRAY, GENERAL MANAGER.

[Located at Chicago, Ill.; incorporated May 5, 1884; commenced business May 27, 1884.]

## I. INCOME.

Membership fees.....	\$18,527 10
Annual dues.....	8,206 60
Assessments, mortuary fund.....	78,210 50
Assessments, contingent fund.....	26,114 32
Total paid by members.....	\$131,058 52
Interest.....	150 00
Rent.....	177 76
Cash received from all other sources, viz: Advance payments, \$299.83; agents' balances, \$17.90.....	317 73
Total income during the year.....	\$131,704 01
Balance of assets December 31, 1886.....	12,387 34
Total.....	\$144,091 35

## II. DISBURSEMENTS.

Losses and claims.....	\$69,745 30
Annual payments and assessments returned to members.....	34 30
Total paid to members.....	\$69,779 60
Commissions to agents.....	24,096 12
Salaries and traveling expenses of managers and agents.....	893 20
Medical examiner's fees.....	4,576 00
Salaries and other compensation of officers and other office employes.....	3,708 40
Rent.....	1,000 00
Advanced to agents to be repaid out of future salaries or commissions.....	655 06
Advertising, blanks and printing.....	1,892 33
All other items, viz: Postage, \$1,325.36; office furniture and books, \$1,198.88; office expenses, \$659.34; exchange, \$1,702.36; legal expenses, \$664.57.....	5,550 51
Total expenses of management.....	\$42,371 62
Total disbursements.....	\$112,151 22
Balance—invested in the following assets—.....	\$31,940 13

## III. ASSETS.

Cash in office.....	\$359 29
Cash deposited in bank.....	31,580 84
Total invested assets.....	\$31,940 13
Total assets.....	\$31,940 13



## IV. LIABILITIES.

Claims and death losses not due—number of claims, 7.....	\$20,294 25
Amount of other liabilities, viz: Advanced payments.....	659 94
Total liabilities .....	<u>\$20,954 19</u>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886 .....	2,365	\$9,721,806 00	644	\$2,603,806 00
Policies or certificates written during the year 1887.....	1,984	7,649,500 00	408	1,706,000 00
Total.....	4,349	\$17,371,306 00	1,052	\$4,309,806 00
Deduct number and amount terminated during the year 1887—				
By death .....	24	99,000 00	5	25,000 00
By surrender.....	48	189,000 00	7	29,000 00
By lapse.....	301	1,311,500 00	89	\$395,500 00
Total terminated.....	373	\$1,599,500 00	101	\$449,500 00
Total policies or certificates in force December 31, 1887 .....	3,976	\$15,771,806 00	951	\$3,860,306 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	2	3,508 35	.....	.....
Losses and claims on policies or certificates incurred during the year 1887 .....	24	86,531 20	.....	.....
Total.....	26	\$90,039 55	.....	.....
Losses and claims on policies or certificates paid during the year 1887.....	19	69,745 30	.....	.....
Average amount paid on each policy or certificate.....	.....	3,670 80	.....	.....

## LIFE INDEMNITY ASSOCIATION OF AMERICA.

YEAR ENDING DECEMBER 31, 1887.

JAMES O. DOHERTY, PRESIDENT.

GEORGE C. EIKER, SECRETARY.

[Located at Sparta, Ill.; incorporated June 27, 1887; commenced business September 10, 1887.]

## I. INCOME.

Membership fees.....	\$190 50
Medical examiner's fees.....	24 00
Total paid by members.....	<u>\$214 50</u>
Total income during the year.....	<u>\$214 50</u>

## II. DISBURSEMENTS.

Commissions to agents .....	\$34 50
Salaries and traveling expenses of managers and agents. ....	67 00
Medical examiner's fees.....	24 00
Rent.....	10 00
Blanks and printing.....	54 25
All other items, viz: Stationery, books, stamps, etc .....	24 65
Total disbursements .....	<u>\$214 40</u>
Balance—invested in the following assets—.....	<u>10</u>

## III. ASSETS.

Cash in office.....	\$0 10
Premiums due and unpaid on memberships in force .....	392 50
Total assets.....	<u>\$392 60</u>

## IV. LIABILITIES.

To officers or others for advances on account of expenses of organization. ....	\$255 00
Amount of other liabilities, viz: Due medical examiner, \$141.00; due attorney, \$15.00 ... ..	156 00
Total liabilities.....	<u>\$411 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates written during the year 1887.....	204	\$306,000 00
Deduct number and amount terminated during the year 1887:		
By surrender.....	1	3,000 00
Total terminated.....	1	\$3,000 00
Total policies or certificates in force December 31, 1887.....	<u>203</u>	<u>303,000 00</u>

## LIFE AND RESERVE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

M. M. FENNER, PRESIDENT.

J. W. WOODRUFF, SECRETARY.

[Located at Buffalo, N. Y.; incorporated February 5, 1883; commenced business  
March 3, 1883.

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, J. W. DINSDALE, 243 W. Madison St.,  
Chicago, Ill.

## I. INCOME.

Membership fees.....	\$15,786 40
Annual dues.....	6,306 00
Assessments.....	51,350 74
Medical examiner's fees.....	3,373 18
Total paid by members.....	\$76,816 32
Interest.....	1,262 31
Cash received from all other sources.....	9 20
Total income during the year.....	\$78,087 83
Balance of assets December 31, 1886.....	14,876 52
Total.....	\$92,964 35

## II. DISBURSEMENTS.

Losses and claims.....	\$20,250 00
Annual payments and assessments returned to members.....	3,108 12
Total paid to members.....	\$23,358 12
Commissions to agents.....	12,705 94
Commissions to officers and directors.....	1,706 42
Salaries and traveling expenses of managers and agents.....	3,635 62
Medical examiner's fees.....	2,847 30
Salaries and other compensation of officers and other office employees.....	4,287 75
Rent.....	225 00
Advertising, \$208.76; blanks and printing, \$892.96.....	1,101 72
All other items, viz: Local secretaries commissions, \$1,372.75; postage, \$1,286.57; telegraph, \$26.23; office expenses, \$121.19; exchange, \$63.67; express, \$56.21; interest, \$36.26; license, \$187.83; office fixtures, \$108.50; Fredonia National bank, \$2,110.00.....	5,374 21
Total expenses of management.....	\$31,883 96
Total disbursements.....	\$55,242 08
Balance—invested in the following assets—.....	\$37,722 27

## III. ASSETS.

Loans on bond and mortgage on real estate: Reserve fund, \$20,145.00; death fund, \$3,000.00 .....		\$23,145 00
Cash in office .....		533 74
Cash deposited in bank: Reserve fund, \$2,818.45; other, \$321.80 .....		3,140 25
Agents' ledger balances .....		4,441 30
All other invested assets, viz: Bills receivable .....		6,461 98
Total invested assets .....		\$37,722 27
Due from members for claims not yet assessed .....	\$14,759 90	
Mortuary assessments not yet due .....	19,812 50	
Annual payments or premiums in process of collection not yet due .....	1,016 00	
Total due from members .....	\$35,588 40	
Deduct estimated cost of collection .....	2,491 18	
		\$33,097 22
All other assets, viz: Furniture and fixtures .....		771 25
Total assets .....		\$71,590 74

## IV. LIABILITIES.

Claims and death losses not due—number of claims, 9 .....	\$14,750 00
Losses resisted by the company, 2 .....	4,000 00
For salaries, rents and office expenses .....	2,000 00
Amount of other liabilities, viz: Advanced assessments, \$9.20; ledger credits, \$1,892.02; bonds issued to 1883, members, \$3,549.26 .....	5,450 48
Total liabilities .....	\$26,200 48

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	4,146	\$4,146,000 00
Policies or certificates written during the year 1887 .....	2,382	2,382,000 00
Total .....	6,528	\$6,528,000 00
Deduct number and amount terminated during the year 1887:		
By death .....	32	.....
By surrender .....	22	.....
By lapse .....	889	.....
Total terminated .....	943	\$943,000 00
Total policies or certificates in force December 31, 1887 .....	5,585	5,585,000 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	10	10,000 00
Losses and claims on policies or certificates incurred during the year 1887 .....	32	32,000 00
Total .....	42	\$42,000 00
Losses and claims on policies or certificates paid during the year 1887 ..	23	23,000 00
Average amount paid on each policy or certificate .....	....	1,000 00



## MANUFACTURERS' ACCIDENT INDEMNITY CO.

YEAR ENDING DECEMBER 31, 1887.

THOMAS SMITH, PRESIDENT.

W. D. CHASE, SECRETARY.

[Located at Geneva. N. Y.; incorporated December 10, 1886; commenced business  
January 1, 1887.]

[ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, FREDERICK C. ALDRICH, 240  
LaSalle Street, Chicago, Illinois.]

## I. INCOME.

Membership fees .....	\$34,337 00
Annual dues.....	1,051 00
Assessments, \$23,064.15; advance deposits, \$1,525.00.....	24,589 15
Total paid by members.....	\$59,977 15
Interest.....	64 47
Cash received from all other sources, viz: Reserve fund deposits with trustee, \$50,000.00; reserve fund deposited with N. Y. State Ins. Department, \$50,000.00.....	100,000 00
Total income during the year.....	\$160,041 62
Total .....	\$160,041 62

## II. DISBURSEMENTS.

Losses and claims .....	\$8,660 81
Annual payments and assessments returned to members.....	50 00
Total paid to members.....	\$8,710 81
Commissions to agents .....	28,097 60
Salaries and traveling expenses of managers and agents.....	4,951 45
Medical examiners' fees .....	86 75
Salaries and other compensation of officers and other office employees .....	4,642 74
Rent.....	290 00
Advertising, \$83.95; blanks and printing, \$2,006.85 .....	2,090 80
All other items, viz: Postage, \$1,355.22; furniture and books, \$316.69; all other items, \$2,391.41.....	4,063 32
Total expenses of management.....	\$44,222 66
Total disbursements.....	\$52,933 47
Balance, invested in the following assets—.....	\$107,108 15

## III. ASSETS.

Loans secured by pledges on bonds, stocks or other collaterals .....	\$1,500 00
Cash in office.....	754 21
Cash deposited in bank .....	4,853 94
All other invested assets, viz: Deposit with Trustee and with Ins. Department at Albany, N. Y.....	100,000 00
Total invested assets.....	\$107,108 15
Total assets.....	\$107,108 15

## IV. LIABILITIES.

Losses in process of adjustment or adjusted and not due, 2 .....	\$5,250 00
Deposit for future assessments .....	1,525 00
Reserve fund deposited with Trustee.....	50,000 00
Total liabilities.....	<u>\$56,775 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates written during the year 1887.....	7,204	\$23,177,775 00
Deduct number and amount terminated during the year 1887—		
By lapse.....	3,403	\$10,489,500 00
Total policies or certificates in force December 31, 1887.....	3,801	\$12,688,275 00
Losses and claims on policies or certificates incurred during the year 1887.....	355	8,910 81
Losses and claims on policies or certificates paid during the year 1887.....	354	<u>8,660 81</u>

## MASSACHUSETTS BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

WILLARD MARCY, PRESIDENT.

GEORGE A. LITCHFIELD, SECRETARY.

[Located at Boston, Mass.; incorporated February 8, 1878; commenced business October 13, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, CORNELIUS A. PERRY, Chicago, Ill.

## I. INCOME.

Membership fees received at home office .....	\$9,219 50
Annual dues .....	59,704 75
Assessments.....	563,872 14
Medical examiner's fees.....	3,520 00
Total paid by members.....	\$636,316 39
Interest.....	8,317 27
Total income during the year.....	<u>\$644,633 66</u>
Balance of assets December 31, 1886.....	139,200 93
Total.....	<u>\$783,834 59</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$496,125 00
Total paid to members.....	\$496,125 00
Commissions to agents.....	38,634 35
Salaries, traveling and other expenses of managers and agents.....	4,922 00
Medical examiner's fees.....	4,874 10
Salaries and other compensation of officers and other office employees.....	13,530 33
Taxes.....	1,306 10
Rent.....	4,386 67
Advertising, \$1,097.31; blanks and printing, \$3,763.53.....	4,860 84
All other items, viz: Postage, \$3,092.75; legal, \$2,358.28; sundries, \$837.88.....	6,288 91
Total expenses of management.....	\$75,803 30
Total disbursements.....	\$571,928 30
Balance—invested in the following assets—.....	\$211,906 29

## III. ASSETS.

Loans on bond and mortgage on real estate.....	\$51,750 00
Loans secured by pledges, three or more names as sureties.....	47,875 00
Value of bonds and stocks owned.....	47,653 67
Cash in office.....	3,262 98
Cash deposited in bank.....	60,743 66
All other invested assets, viz: Bills receivable.....	620 98
Total invested assets.....	\$211,906 29
Interest due and accrued.....	1,891 18
Due from members for claims not yet assessed.....	\$215,635 98
Annual payments or premiums due and unpaid on member-ships in force.....	4,500 00
Annual payments or premiums in course of collection not yet due.....	2,500 00
Total due from members.....	222,635 98
Total assets.....	\$436,433 45

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—No. of claims, 26.....	\$84,000 00
Losses reported, for which proofs have not been made—No. of claims, 19...	72,000 00
Losses resisted by the company—No. of claims, 6.....	26,000 00
Total liabilities.....	\$182,000 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total Business, 1887.		Business in Ill., 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886.....	12,702	\$46,822,000 00	120	\$421,000 00
Policies or certificates written during the year 1887.....	1,741	5,846,000 00	100	328,000 00
Total.....	14,443	\$52,668,000 00	220	\$749,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	163	\$574,000 00	3	\$10,000 00
By lapse.....	874	3,117,000 00	31	121,000 00
Total terminated.....	1,037	\$3,691,000 00	34	\$131,000 00
Total policies or certificates in force December 31, 1887.....	13,406	\$48,977,000 00	186	\$618,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	27	103,000 00		
Losses and claims on policies or certificates incurred during the year 1887.....	166	586,000 00	3	\$10,000 00
Total.....	193	\$689,000 00	3	\$10,000 00
Abatement by compromise.....		10,875 00		
Losses and claims on policies or certificates paid during the year 1887.....	142	496,125 00	1	\$5,000 00

# MASONIC BENEVOLENT ASSOCIATION OF CENTRAL ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

JONATHAN RICHMOND, PRESIDENT.

JOHN F. SCOTT, SECRETARY.

[Located at Mattoon Ill.: incorporated May 21, 1874; commenced business June 22, 1874.]

## I. INCOME.

Membership fees .....	\$303 00	
Assessments.....	227,739 02	
Total paid by members.....	\$228,042 02	
Rent.....	150 00	
Total income during the year .....	\$228,192 02	
Balance of assets December 31, 1886.....	6,057 72	
Total.....	\$234,249 74	

## II. DISBURSEMENTS.

Losses and claims.....	\$202,180 30	
Total paid to members .....	\$202,180 30	
Commissions to agents.....	10,151 63	
Salaries and traveling expenses of managers and agents.....	8,015 25	
Medical examiner's fees.....	257 00	
Salaries and other compensation of officers and other office employes.....	4,968 40	
Taxes.....	114 48	
Blanks and printing .....	700 38	
All other items, viz: Postage, insurance, gas, fuel, janitor, repairs of building and incidental expenses.....	1,111 80	
Total expenses of management.....	\$25,318 94	
Total disbursements.....	\$227,499 24	
Balance—invested in the following assets—.....	\$6,750 50	

## III. ASSETS.

Value of real estate owned, in cash, exclusive of incumbrances.....	\$4,812 28	
Cash deposited in bank .....	1,938 22	
Total invested assets.....	\$6,750 50	
Rents accrued.....	12 50	
Market value of real estate over cost .....	687 72	
Due from members for claims not yet assessed.....	\$79,444 75	
Mortuary assessments due and unpaid on memberships in force .....	7,747 06	
Mortuary assessments not yet due .....	19,855 00	
Total due from members.....	\$107,046 81	
Deduct estimated cost of collection.....	10,017 22	
Total assets.....	\$104,480 31	



## IV. LIABILITIES.

Losses due and unpaid—number of claims, 2.....	\$6,001 75
Losses in process of adjustment, or adjusted and not due, number of claims, 18.....	72,222 50
Losses reported for which assessments have not been made, number of claims, 5.....	18,050 00
National, State or other taxes due.....	131 42
Total liabilities .....	<u>\$96,405 67</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	5,854	\$21,821,250 00
Policies or certificates written during the year 1887 .....	1,065	2,743,750 00
Total. ....	6,919	\$24,565,000 00
Deduct number and amount terminated during the year 1887—		
By death .....	66	
By lapse.....	1,753	
Total terminated.....	1,819	\$5,487,500 00
Total policies or certificates in force December 31, 1887.....	5,100	\$19,077,500 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	23	98,750 00
Losses and claims on policies or certificates incurred during the year 1887.....	66	272,500 00
Total.....	89	\$371,250 00
Losses and claims on policies or certificates paid during the year 1887.....	55	202,180 30
Average amount paid on each policy or certificate.....		<u>3,676 00</u>

## MASONIC RELIEF ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

H. G. FERRIS, PRESIDENT.

A. S. McDOWELL, SECRETARY.

Located at Clayton, Ill.; incorporated April 1, 1874; commenced business April 14, 1874.]

## I. INCOME.

Membership fees.....	\$254 00
Assessments .....	39,926 67
Total paid by members.....	\$40,180 67
Interest .....	88 00
Total income during the year.....	\$40,268 67
Balance of assets December 31, 1886.....	3,546 51
Total.....	<u>\$43,815 18</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$37,086 70
Total paid to members. ....	\$37,086 70
Commissions to agents.....	1,103 12
Salaries and traveling expenses of managers and agents.....	1,440 75
Medical examiner's fees.....	127 00
Salaries and other compensation of officers and other office employees.....	900 00
Rent and fuel .....	60 00
Blanks and printing .....	350 90
All other items, viz: Postage, \$116.56; express and telegraph, \$4.25 .....	120 81
Total expenses of management.....	\$4,102 58
Total disbursements.....	\$41,189 28
Balance—invested in the following assets—.....	\$2,625 90

## III. ASSETS.

Loans on bond and mortgage on real estate .....	\$1,100 00
Cash deposited in bank .....	\$1,525 90
Total invested assets.....	\$2,625 90
Interest accrued .....	44 00
All other assets, viz: Safe and office furniture.....	225 00
Total assets.....	\$2,894 90

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,801	\$3,061,700 00
Policies or certificates written during the year 1887 .....	127	215,900 00
Total.....	1,928	\$3,277,600 00
Deduct number and amount terminated during the year 1887:		
By death.....	21	35,700 00
By lapse.....	130	221,000 00
Total terminated.....	151	\$256,700 00
Total policies or certificates in force December 31, 1887.....	1,777	3,020,900 00
Losses and claims on policies or certificates incurred during the year 1887.....	21	37,086 70
Losses and claims on policies or certificates paid during the year 1887.....	21	37,086 70
Average amount paid on each policy or certificate.....		1,766 05

# METROPOLITAN SAFETY FUND ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

WILEY S. SCRIBNER, PRESIDENT.

S. SMITH SECRETARY.

[Located at Chicago, Ill.; incorporated January 20, 1885; commenced business January 20, 1885.]

## I. INCOME.

Membership fees.....	\$749 60
Annual dues.....	2,829 84
Assessments.....	7,860 03
Total paid by members.....	\$11,439 47
Total income during the year.....	\$11,439 47
Balance of assets December 31, 1886.....	3,140 06
Total.....	\$14,579 53

## II. DISBURSEMENTS.

Losses and claims.....	\$6,156 86
Annual payments and assessments returned to members.....	15 25
Total paid to members.....	\$6,172 11
Salaries and traveling expenses of general agent and adjuster.....	495 69
Medical examiner's fees.....	78 87
Salaries and other compensation of officers and other office employes....	1,546 74
Rent.....	355 00
Advertising, \$37.20; blanks and printing, \$446.35.....	483 55
All other items, viz: Postage, 404.96; furniture, \$38.63; incidentals, \$170.85 ..	614 44
Repaid officers account, advances for expenses.....	2,321 58
Total expenses of management.....	\$5,895 87
Total disbursements.....	\$12,067 98
Balance—invested in the following assets—.....	\$2,511 55

## III. ASSETS.

Cash in office.....		\$287 56
Cash in hands of local treasurers.....		170 85
Cash deposited in bank.....		1,828 14
All other invested assets, viz: Furniture.....		225 00
Total invested assets.....		<u>\$2,511 55</u>
Due from members for claims not yet assessed.....	\$3,338 00	
Mortuary assessments due and unpaid on memberships in force.....	550 00	
Annual payments or premiums due and unpaid on memberships in force.....	375 00	
Annual payments or premiums in process of collection, not yet due.....	225 00	
Total due from members.....	<u>\$4,488 00</u>	
Deduct estimated cost of collection.....	200 00	
		<u>\$4,288 00</u>
Total assets.....		<u><u>\$6,699 55</u></u>

## IV. LIABILITIES.

Claims and death losses not due—1.....	\$1,000 00
To officers or others for advances on account of expenses of organization.....	2,678 42
Total liabilities.....	<u><u>\$3,678 42</u></u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,409	\$3,284,250 00
Policies or certificates written during the year 1887.....	1,400	2,835,750 00
Total.....	2,809	<u>\$6,120,000 00</u>
Deduct number and amount terminated during the year 1887:		
By lapse.....	1,140	\$2,560,500 00
Total policies or certificates in force December 31, 1887.....	1,669	3,559,500 00
Losses and claims on policies or certificates incurred during the year 1887.....	185	6,156 86
Losses and claims on policies or certificates paid during the year 1887.....	185	6,156 86
Average amount paid on each policy or certificate.....		<u><u>33 28</u></u>



# MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

T. K. SIMMONS, PRESIDENT.

N. O. WERNER, SECRETARY.

[Located at Red Wing, Minn.; incorporated February 14, 1879; re-incorporated April 20, 1886; commenced business February 17, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, JOSHUA LINDAHL, Rock Island, Ill.

## I. INCOME.

Membership fees.....	\$5,495 00
Assessments.....	51,942 35
From members suspended and re-instated .....	833 10
Total paid by members.....	\$58,270 45
Interest .....	175 00
Cash received from all other sources.....	105 10
Total income during the year .....	\$58,550 55
Balance of assets December 31, 1886 .....	8,166 38
Total.....	<u>\$66,716 93</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$41,000 00
Total paid to members .....	\$41,000 00
Commissions to agents .....	5,098 00
Commissions and fees retained by or paid to medical director.....	271 15
Medical examiner's fees .....	1,746 00
Salaries and other compensation of officers and other office employes. ....	2,139 00
Rent, fuel and lights.....	279 14
Advertising, \$174.60; blanks and printing, \$189.33; state expenses, \$269.49.....	633 42
All other items, viz: Postage and assessment cards, \$424.62; interest, \$38.05; rejections, \$63.30; other expenses, \$258.39.....	784 36
Total expenses of management.....	\$10,942 07
Total disbursements.....	\$51,942 07
Balance, invested in the following assets—.....	<u>\$14,774 86</u>

## III. ASSETS.

Value of bonds and stocks owned .....	\$5,000 00	
Cash deposited in bank .....	9,774 86	
Total invested assets .....		\$14,774 86
Due from members for claims not yet assessed .....	\$13,500 00	
Mortuary assessments not yet due .....	2,000 00	
Total due from members, .....	\$15,500 00	
Deduct estimated cost of collection .....	200 00	
		15,300 00
All other assets, viz: Furniture and safe... ..		260 00
Total assets .....		<u>\$30,334 86</u>

## IV. LIABILITIES.

Losses due and unpaid, 1 .....	\$2,000 00
Claims and death losses not due, 9 .....	15,500 00
Total liabilities .....	<u>\$17,500 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	2,680	\$4,792,000 00
Policies or certificates written during the year 1887 .....	890	1,152,000 00
Total .....	3,570	\$5,944,000 00
Deduct number and amount terminated during the year 1887:		
By death .....	27	48,500 00
By lapse .....	889	1,272,000 00
Total terminated .....	916	\$1,320,500 00
Total policies or certificates in force December 31, 1887 .....	2,654	4,623,500 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	5	10,000 00
Losses and claims on policies or certificates incurred during the year 1887 .....	27	48,500 00
Total .....	32	\$58,500 00
Losses and claims on policies or certificates paid during the year 1887 .....	22	41,000 00
Average amount paid on each policy or certificate .....		<u>1,863 64</u>

## MODERN WOODMEN OF AMERICA.

YEAR ENDING DECEMBER 31, 1887.

JOSEPH C. ROOT, PRESIDENT.

H. M. KENNEDY, SECRETARY.

[Located at Fulton, Ill.; incorporated May 6, 1884; commenced business May 6, 1884.]

## I. INCOME.

Annual dues.....	\$10,288 04
Assessments.....	84,816 25
Total paid by members.....	\$95,104 29
Total income during the year.....	\$95,104 29
Balance of assets December 31, 1886.....	98 16
Total.....	<u>\$95,202 45</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$83,000 00
Total paid to members.....	\$83,000 00
Commissions to agents .....	1,406 54
Salaries and traveling expenses of managers and agents.....	126 84
Medical examiner's fees.....	2,319 25
Salaries and other compensation of officers and other office employees.....	3,247 00
Taxes.....	44 70
Rent.....	106 50
Advertising, \$378.07; blanks and printing, \$679.00; fuel and sundries, \$140.76 .	1,197 83
All other items, viz: Postage, express, freight, and exchange, \$988.06; office furniture and fixtures, \$278.95.....	1,267 01
Total expenses of management.....	\$9,715 67
Total disbursements.....	<u>\$92,715 67</u>
Balance—invested in the following assets— .....	<u>\$2,486 78</u>

## III. ASSETS.

Cash in office of treasurer .....	\$2,486 78
Total invested assets.....	<u>\$2,486 78</u>
Total assets.....	<u>\$2,486 78</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	8,298	\$17,319,000 00	5,632	\$11,751,000 00
Policies or certificates written during the year 1887.....	8,562	17,956,000 00	4,416	9,285,000 00
Total .....	16,860	\$35,275,000 00	10,048	\$21,039,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	39	83,000 00	29	61,000 00
By lapse.....	1,535	3,184,000 00	836	1,751,000 00
Total terminated.....	1,574	\$3,267,000 00	865	\$1,812,000 00
Total policies or certificates in force December 31, 1887.....	15,286	\$32,008,000 00	9,183	\$19,227,000 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	2	4,000 00	2	4,000 00
Losses and claims on policies or certificates incurred during the year 1887 .....	37	79,000 00	29	61,000 00
Total.....	39	\$83,000 00	31	\$65,000 00
Losses and claims on policies or certificates paid during the year 1887.....	39	83,000 00	31	65,000 00
Average amount paid on each policy or certificate, paid in full.				

NOTE.—Estimated membership fees retained by agents, \$29,967.00 not included in income or expenditures.

## MUTUAL ACCIDENT ASSOCIATION OF THE NORTHWEST.

YEAR ENDING DECEMBER 31, 1887.

H. W. K. CUTTER, PRESIDENT.

T. S. QUINCEY, SECRETARY.

[Located at Chicago, Ill.; incorporated April 2, 1884; commenced business April 2, 1884.]

## I. INCOME.

Membership fees.....	\$6,217 00
Annual dues.....	4,664 00
Assessments.....	28,852 00
Readmissions.....	133 00
Total paid to members .....	\$39,866 00
Rents.....	120 00
Cash received from all other sources .....	8 76
Total income during the year .....	\$39,994 76
Balance of assets December 31, 1886 .....	10,319 52
Total.....	\$50,314 28



## II. DISBURSEMENTS.

Losses and claims.....	\$24,820 97
Annual payments and assessments returned to members.....	38 00
Total paid to members.....	\$24,858 97
Commissions to agents.....	738 00
Commissions to officers and directors.....	3,300 00
Salaries and traveling expenses of managers and agents.....	196 11
Medical examiners' fees.....	105 50
Salaries and other compensation of officers and other office employes.....	4,969 40
Rent.....	1,266 00
Advertising, \$1,004.27; blanks and printing, \$1,682.70.....	2,686 97
All other items, viz: Postage, legal expenses, furniture and sundry miscellaneous expenses.....	2,189 23
Total expenses of management.....	\$15,451 21
Total disbursements.....	\$40,310 18
Balance—invested in the following assets—.....	\$10,004 10

## III. ASSETS.

Cash in office.....	\$104 10
Cash deposited in bank.....	9,900 00
Total invested assets.....	\$10,004 10
Total assets.....	\$10,004 10

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	2,750,	\$13,750,000 00
Policies or certificates written during the year 1887.....	3,125	15,625,000 00
Total.....	5,875	\$29,375,000 00
Deduct number and amount terminated during the year 1887—		
By death.....	2	10,000 00
By lapse.....	979	4,895,000 00
Total terminated.....	981	\$4,905,000 00
Total policies or certificates in force December 31, 1887.....	4,894	\$24,470,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	199	24,820 97
Losses and claims on policies or certificates paid during the year 1887.....	199	24,820 97
Average amount paid on each policy or certificate.....		124 74

## MUTUAL BENEFIT AND AID SOCIETY OF CHICAGO.

YEAR ENDING DECEMBER 31, 1887.

A. D. WILMANN, PRESIDENT.

J. H. KRAEMER, SECRETARY.

[Located at Chicago, Ill.; incorporated February 25, 1874; commenced business  
February 25, 1874.]

## I. INCOME.

Membership fees.....	\$228 00
Annual dues .....	4,724 85
Assessments.....	952 90
Total paid by members.....	\$5,905 75
Interest.....	420 07
Cash received from all other sources, viz: Fines, \$6.15; Waldheim lot (over cost value) \$10.00.....	16 15
Total income during the year.....	\$6,341 97
Balance of assets December 31, 1886.....	9,202 34
Total.....	<u>\$15,544 31</u>

## II. DISBURSEMENTS.

Losses and claims, sick relief compensation.....	\$3,599 78
Annual payments and assessments returned to members, death claims .....	1,171 80
Total paid to members.....	\$4,771 58
Commissions to agents.....	150 25
Medical examiner's fees.....	136 05
Salaries and other compensation of officers and other office employees.....	807 00
Rent.....	224 00
Advertising, \$36.00; blanks and printing, \$110.00.....	146 00
All other items, viz: Miscellaneous.....	129 53
Total expenses of management.....	\$1,592 83
Total disbursements.....	<u>\$6,364 41</u>
Balance, invested in the following assets—.....	<u>\$9,179 90</u>

## III. ASSETS.

Value of bonds and stocks owned.....	\$8,444 76
Cash in office.....	448 64
All other invested assets, viz: Waldheim Cemetery lots, \$180.00; furniture, \$106.50.....	286 50
Total invested assets.....	<u>\$9,179 90</u>
Market value of real estate over cost.....	180 00
Market value of bonds and stocks over cost.....	78 74
Total assets.....	<u>\$9,438 64</u>

## IV. LIABILITIES.

Losses due and unpaid, balance of assessment No. 43.....	\$216 60
Total liabilities.....	<u>\$216 60</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois in 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	378	.....
Policies or certificates written during the year 1887 .....	39	.....
Total.....	417	.....
Deduct number and amount terminated during the year 1887:		
By death.....	4	.....
By lapse.....	15	.....
Total terminated.....	19	.....
Total policies or certificates in force December 31, 1887.....	398	.....
Losses and claims on policies or certificates incurred during the year 1887.....		\$1,171 80
Losses and claims on policies or certificates paid during the year 1887.....		1,171 80
Average amount paid on each policy or certificate.....		<u>297 60</u>

## MUTUAL BENEFIT LIFE ASSOCIATION OF AMERICA.

YEAR ENDING DECEMBER 31, 1887.

EDWARD HENRY KENT, PRESIDENT. THEODORE C. LANDMESSER, SECRETARY.

[Located at New York, N. Y.; incorporated December 20, 1882; commenced business  
January 19, 1883.]

## I. INCOME.

Membership fees, paid direct to agents and retained by them.....	\$73,349 50
Annual dues.....	239,004 17
Assessments.....	
Medical examiner's fees, paid direct to examiner by applicant.....	
Total paid by members.....	\$312,353 67
Interest.....	2,058 69
Cash received from all other sources, viz: Members' deposits for future premiums.....	719 84
Total income during the year.....	<u>\$315,132 20</u>
Balance of assets December 31, 1886.....	65,091 74
Total.....	<u>\$380,223 94</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$166,000 00
Total paid to members.....	\$166,000 00
Commissions to agents.....	21,340 88
Salaries and traveling expenses of managers and agents.....	6,851 25
Medical examiner's fees, special examinations.....	273 00
Salaries and other compensation of officers and other office employes....	20,596 56
Taxes.....	605 00
Rent.....	3,228 17
Commuted commissions.....	1,817 00
Advertising, \$1,104.11; blanks and printing \$3,463.30.....	4,567 41
Investigation and settlement of death claims.....	3,569 41
All other items, viz: Collection of premiums, \$2,740.31; office furniture, \$1,356.74; postage and messenger service, \$2,011.09; legal expenses, \$84.00; miscellaneous expenses, \$7,781.62.....	13,973 76
Total expenses of management.....	\$76,825 44
Total disbursements.....	\$242,825 44
Balance—invested in the following assets—.....	\$137,398 50

## III. ASSETS.

Cash in office.....	\$575 90
Cash deposited in bank.....	121,410 26
Agents' ledger balances.....	15,412 34
Total invested assets.....	\$137,398 50
Due from members for claims not yet assessed.....	\$118,000 00
Mortuary assessments not yet due.....	26,510 64
Annual payments or premiums due and unpaid on member- ships in force.....	2,669 50
Annual payments or premiums in process of collection not yet due.....	6,286 50
Total due from members.....	\$153,466 64
Deduct estimated cost of collection.....	1,534 00
All other assets, viz: Office furniture.....	151,932 64
Total assets.....	\$294,331 14

## IV. LIABILITIES.

Losses due and unpaid—number of claims, 8.....	\$42,500 00
Claims and death losses not due—number of claims, 4.....	19,000 00
Losses resisted by the company—number of claims, 10.....	85,000 00
For salaries, rent and office expenses.....	1,658 32
Amount of other liabilities, viz: Commissions due agents.....	2,039 29
Total liabilities.....	\$150,197 61

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	5,412	\$22,258,500 00	531	\$1,295,500 00
Policies or certificates written during the year 1887.....	1,462	5,601,500 00	164	601,500 00
Total.....	6,874	\$27,860,000 00	695	\$1,897,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	38			
By surrender.....	8			
By lapse.....	962			
Total terminated.....	1,008	\$4,108,000 00	138	\$198,500 00



Total policies or certificates in force December 31, 1887.....	5,866	\$23,752,000 00	557	\$1,698,500 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	2	10,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887.....	56	291,500 00	3	7,000 00
Total.....	58	\$301,500 00	3	\$7,000 00
Losses and claims on policies or certificates paid during the year 1887.....	36	166,000 00	1	3,000 00
Average amount paid on each policy or certificate.....	.....	4,638 88	.....	3,000 00

## MUTUAL MASONIC ASSOCIATION OF CHICAGO.

YEAR ENDING DECEMBER 31, 1887.

DAVID A. COE, PRESIDENT.

W. D. HACKNEY, SECRETARY.

[Located at Chicago, Ill.; incorporated December 18, 1879; commenced business, January 1, 1880.]

### I. INCOME.

Membership fees.....	\$1,025 00
Assessments.....	15,589 0
Medical examiner's fees.....	375 00
Total paid by members.....	\$16,989 50
Cash received from all other sources, viz: Re-instatement of lapsed members.....	90 82
Total income during the year.....	\$17,080 32
Balance of assets December 31, 1886.....	558 77
Total.....	\$17,639 09

### II. DISBURSEMENTS.

Losses and claims.....	\$12,368 72
Total paid to members.....	\$12,368 72
Commissions to agents.....	1,503 82
Salaries and traveling expenses of managers and agents.....	450 00
Medical examiner's fees.....	549 00
Salaries and other compensation of officers and other office employees.....	600 00
Rent.....	240 00
Advertising, \$334.60; blanks and printing, \$223.16.....	557 76
All other items, viz: Postage, \$235.00; janitor, \$18.00; auditing report, \$5.00; office furniture, \$56.05; miscellaneous expenses, \$125.60.....	439 65
Total expenses of management.....	\$4,340 23
Total disbursements.....	\$16,708 95
Balance—invested in the following assets—.....	\$930 14

## III. ASSETS.

Cash in office .....	\$930 14
Total assets .....	<u>\$930 14</u>

## IV. LIABILITIES.

For salaries and office expenses .....	\$2,500 00
Borrowed money .....	<u>6,000 00</u>
Total liabilities .....	<u>\$8,500 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	1,655	\$7,110,000 00	556	\$2,418,750 00
Policies or certificates written during the year 1887 .....	342	1,305,000 00	106	490,000 00
Total .....	1,997	\$8,415,000 00	662	\$2,908,750 00
Deduct number and amount terminated during year 1887—				
By death .....	12	48,750 00	.....	.....
By lapse .....	167	651,250 00	.....	.....
Total terminated .....	179	\$700,000 00	.....	.....
Total policies or certificates in force December 31, 1887 .....	1,818	\$7,715,000 00	.....	.....
Losses and claims on policies or certificates unpaid December 31, 1886 .....	3	\$2,198 87	.....	.....
Losses and claims on policies or certificates incurred during the year 1887 .....	9	10,169 85	.....	.....
Total .....	12	\$12,368 72	.....	.....
Losses and claims on policies or certificates paid during the year 1887 .....	....	12,368 72	.....	.....
Average amount paid on each policy or certificate .....	....	1,030 72	.....	.....

# MUTUAL RELIEF SOCIETY.

## YEAR ENDING DECEMBER 31, 1887.

SYLVENUS A. ELLIS, PRESIDENT.

HERRICK J. McCORMICK, SECRETARY.

[Located at Rochester, N. Y.; incorporated April 21, 1877; commenced business September 2, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, FRANK BARHYDT,  
202 South Clark Street, Chicago, Ill.

### I. INCOME.

Membership fees, estimated.....	\$2,825 00
Dues for expenses.....	58,331 89
Assessments.....	327,906 86
Total paid by members.....	\$389,063 75
Interest.....	887 44
Cash received from all other sources, viz: Re-writing certificates, \$41.00; overpaid claimant, refunded, \$100.00.....	141 00
Total income during the year.....	\$390,092 19
Balance of assets December 31, 1886.....	36,740 76
Total.....	\$426,832 95

### II. DISBURSEMENTS.

Losses and claims.....	\$325,238 36
Total paid to members.....	\$325,238 36
Commissions to agents.....	37,848 06
Medical examiner's fees.....	965 60
Salaries and other compensation of officers and other office employees.....	8,665 06
Taxes.....	340 00
Rent.....	399 96
All other items, viz: Traveling expenses, \$828.29; postage, \$2,413.69; express and exchange, \$78.05; telegraphing, \$164.53; attorney's fees, \$3,072.97; blanks and printing, \$1,742.64; directors' expenses, \$1,299.04; suits compromised, \$1,350.00; office furniture, \$253.04; sundries, \$1,875.70.....	13,077 95
Total expenses of management.....	\$61,296 63
Total disbursements.....	\$386,534 99
Balance—invested in the following assets—.....	\$40,297 96

### III. ASSETS.

Cash in office.....	\$15,454 12
Cash deposited in bank.....	24,843 86
Total invested assets.....	\$40,297 98
Due from members for claims not yet assessed.....	\$39,320 00
Mortuary assessments not yet due, estimated.....	34,544 00
Total due from members.....	73,864 00
All other assets, viz: Office furnitures and safes.....	1,300 00
Total assets.....	\$115,461 98

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—No. of claims, 12	\$27,740 00
Losses reported for which assessments have not been made—No. of claims, 14.....	31,240 00
Losses resisted by the company—No. of claims, 1.....	2,480 00
Total liabilities .....	<u>\$61,460 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886 .....	13,524	\$29,239,000 00	37	\$74,000 00
Policies or certificates written during the year 1887.....	1,235	2,825,000 00	.....	.....
Total .....	14,759	\$32,064,000 00	37	\$74,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	149	.....	.....	.....
By lapse.....	2,179	.....	5	.....
Total terminated.....	2,328	\$4,972,000 00	5	\$10,000 00
Total policies or certificates in force December 31, 1887.....	12,431	\$27,092,000 00	32	\$64,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	33	54,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887 .....	149	.....	.....	.....
Total.....	182	\$398,000 00	.....	.....
Losses and claims on policies or certificates paid during the year 1887 .....	156	325,238 36	.....	.....

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

EDWARD B. HARPER, PRESIDENT.

FREDERICK T. BRAMAN, SECRETARY.

[Located at New York, N. Y.; incorporated February 9, 1881; commenced business February 9, 1881.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, SEYMOUR WALTON, Chicago, Ill.

## I. INCOME.

Membership fees received by home office ..	\$355 50
Annual dues .....	319,142 15
Assessments.....	1,953,785 68
Total paid by members.....	\$2,273,283 33
Interest.....	34,645 84
Special deposits, advanced payments and sundry accounts .....	6,828 31
Cash received from all other sources, viz: Fees for alterations in policies .....	469 71
Total income during the year.....	<u>\$2,315,227 19</u>
Balance of assets December 31, 1886.....	989,240 16
Total.....	<u>\$3,304,467 35</u>



## II. DISBURSEMENTS.

Losses and claims.....		\$1,378,681 25
Total paid to members.....	\$1,378,681 25	
Commissions to agents.....		99,379 35
Salaries and traveling expenses of managers and agents.....		18,485 27
Medical examiner's fees.....		5,636 00
Salaries and other compensation of officers and other office employees.....		82,515 78
General office expenses, \$12,488.92; agency expenses, \$14,070.23; rent, \$26,716.09; taxes, \$6,949.39; actuarial expenses, \$6,250.00; postage, \$6,141.79.		72,616 47
Central Trust Co., handling emergency fund, \$2,472.99; premiums on U. S. bonds, \$5,046.91		7,519 90
Advertising, \$29,861.81; blanks and printing, \$11,387.35; law expenses, \$12,984.83		54,233 99
All other items, viz: Commissions paid to banks and collections and cost of levying and collecting \$1,953,785.63 of mortuary calls.....		70,512 79
Cost of investigating and adjusting \$1,378,681.21 of death claims.....		42,680 06
Total expenses of management.....	\$453,585 61	
Total disbursements.....		\$1,832,266 86
Balance—invested in the following assets—.....		\$1,472,200 49

## III. ASSETS.

Loans on bond and mortgage on real estate.....		\$964,500 00
Cash in office.....		33,833 29
Cash deposited in bank.....		397,793 90
Advances to agents and general agents, secured.....		69,259 08
All other invested assets, viz: Furniture and fixtures.....		6,814 22
Total invested assets.....		\$1,472,200 49
Interest due and accrued.....		12,242 39
Mortuary assessments due and unpaid on memberships in force.....		33,192 88
Mortuary assessments not yet due.....	\$684,198 88	
Annual payments or dues in process of collection.....	46,897 34	
Total due from members.....	\$731,096 22	
Deduct estimated cost of collection.....	45,753 61	685,342 61
Total assets.....		\$2,202,978 37

## IV. LIABILITIES.

Losses adjusted but not due.....		\$194,694 00
Losses in process of adjustment, or adjusted and not due—No. of claims, 48.....		199,000 00
Losses resisted by the company—No. of claims, 7.....		46,000 00
Bonds issued to class of 1881.....		66,067 68
Special deposits to credit of members.....		5,990 50
Amount of other liabilities, viz: Net present value of all policies in force December 31, 1887, computed as renewable term insurance for 60 days, Actuaries, Table of Mortality, interest 4 per cent.....		383,062 00
Total liabilities.....		\$894,814 18

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total Business, 1887.		Business in Ill., 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886.....	37,953	\$150,175,250 00	2,416	\$7,761,500 00
Policies or certificates written during the year 1887.....	11,023	35,323,100 00	703	2,144,000 00
Total.....	48,976	\$185,498,350 00	3,119	\$9,905,500 00
Deduct number and amount terminated during the year 1887—				
By death.....	419	\$1,445,000 00	19	\$80,000 00
By surrender.....	1,076	4,028,000 00	68	238,500 00
By lapse.....	4,856	23,471,250 00	466	1,489,000 00
Total terminated.....	6,351	\$28,944,250 00	553	\$1,807,500 00

Total policies or certificates in force December 31, 1887.....	42,625	\$156,554,100 00	2,566	\$8,098,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	87	375,700 00	2	15,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	419	1,445,000 00	19	80,000 00
Total.....	506	\$1,820,700 00	21	\$95,000 00
Losses and claims on policies or certificates paid during the year 1887.....	392	1,378,681 25	15	55,000 00
Average amount paid on each policy or certificate.....		3,517 04		3,666 67

NOTE.—Membership fees received and retained by agents, estimated, \$93,702.30, not included and extended in income or expenditures.

## NATIONAL ALLIANCE.

YEAR ENDING DECEMBER 31, 1887.

H. M. MUNSELL, PRESIDENT.

A. C. HUNT, SECRETARY.

[Located at New York, N. Y.; incorporated September 29, 1885; commenced business September 29, 1885.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, DOUGLAS MAY, Chicago, Ill.

### I. INCOME.

Membership fees .....	\$462 73
Annual dues .....	31,722 53
Assessments, mortuary premiums. ....	54,926 60
Total paid by members .....	\$87,111 86
Interest .....	60 00
Cash received from all other sources, viz: Advanced by incorporators, and used in establishing the business in other States and Territories, but was no charge against the company .....	2,297 69
Total income during the year .....	\$89,469 55
Balance of assets December 31, 1886 .....	16,857 63
Total.....	<u>\$106,327 18</u>

### II. DISBURSEMENTS.

Losses and claims.....	\$20,000 00
Annual payments and assessments returned to members .....	1,070 69
Total paid to members .....	\$21,070 69
Commissions to agents .....	16,143 05
Salaries and traveling expenses of managers and agents.....	1,981 71
Salaries of office employees.....	6,434 35
Taxes.....	598 33
Rent.....	2,050 01
Advanced to agents to be repaid out of future salaries or commissions.....	1,445 55
Advertising, \$698.00; blanks and printing, \$4,002.18.....	4,700 18
All other items, viz: Postage, express and telegrams, \$1,001.83; exchange, \$121.91; expenses Philadelphia, Chicago and other offices, \$2,954.99; expenses of home office, \$3,253.60 .....	7,332 33
Total expenses of management .....	\$40,685 51
Total disbursements .....	<u>\$61,756 20</u>
Balance invested in the following assets— .....	<u>\$44,570 98</u>

## III. ASSETS.

Loans on bond and mortgage on real estate .....		\$1,100 00
Value of bonds and stocks owned, deposited with Trust Co. of N. Y. ....		3,000 00
Cash in office .....		251 43
Cash deposited in banks and trust company .....		37,307 76
Agents' ledger balances .....		2,596 30
All other invested assets, viz: Bills receivable not yet due .....		315 49
Total invested assets .....		<u>\$44,570 98</u>
Interest due and accrued .....		206 00
Mortuary premiums not yet due .....	\$23,063 16	
Annual payments or premiums due and unpaid on member-		
ships in force .....	283 50	
Annual payments or premiums in course of collection not		
yet due .....	2,858 50	
Total due from members .....	\$26,205 16	
Deduct estimated cost of collection .....	120 00	
		<u>26,085 16</u>
All other assets, viz: Furniture, fixtures and stationery .....	7,500 00	
Total assets .....		<u><u>\$78,362 14</u></u>

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due .....	\$10,000 00
Total liabilities .....	<u><u>\$10,000 00</u></u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	1,698	\$6,972,000 00	91	\$489,000 00
Policies or certificates written during the year 1887 .....	1,587	6,554,500 00	67	306,000 00
Total .....	3,285	\$13,526,500 00	158	\$795,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	5	30,000 00		
By surrender .....	9	60,000 00		
By lapse .....	523	2,294,500 00	79	402,000 00
Total terminated .....	537	\$2,384,500 00	79	\$402,000 00
Total policies or certificates in force December 31, 1887 .....	2,748	\$11,142,000 00	79	393,000 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	None.			
Losses and claims on policies or certificates incurred during the year 1887 .....	5	30,000 00		
Losses and claims on policies or certificates paid during the year 1887 .....	3	20,000 00		

## NATIONAL BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

MATTHEW HENNING, PRESIDENT.

JOHN A. WILKENS, SECRETARY.

{Located at Indianapolis, Ind.; incorporated June 1, 1881; commenced business  
June, 1881.]

{ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, BLUFORD WILSON,  
Springfield, Illinois.

## I. INCOME.

Membership fees .....	\$33,070 24
Assessments.....	33,642 26
Total paid by members.....	\$66,712 50
Total income during the year .....	\$66,712 50
Balance of assets December 31, 1886.....	76,923 94
Total.....	<u>\$143,636 44</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$21,207 36
Total paid to members .....	\$21,207 36
Commissions to agents .....	10,494 00
Salaries and traveling expenses of managers and agents.....	5,180 54
Medical examiner's fees.....	505 40
Salaries and other compensation of officers and other office employees.....	7,132 05
Rent.....	669 50
Advertising, \$1,724.01; blanks and printing, \$1,127.69.....	2,851 70
All other items, viz: Postage, \$621.22; exchange and collections, \$1,154.43; legal and other expenses, \$1,963.80 .....	3,739 45
Total expenses of management.....	\$30,572 64
Total disbursements.....	<u>\$51,780 00</u>
Balance—invested in the following assets—.....	<u>\$91,856 44</u>

## III. ASSETS.

Cash deposited in bank .....	\$53,756 35
Agents' ledger balances .....	2,489 46
All other invested assets, viz: Cash orders on paymasters.....	20,203 53
Collections in hands of paymasters and agents .....	15,407 10
Total invested assets.....	<u>\$91,856 44</u>



Mortuary assessments not yet due .....	\$4,178 00
Annual payments or premiums in process of collection not yet due .....	3,482 00
Total due from members .....	\$7,660 00
All other assets, viz: Office furniture and supplies .....	2,200 00
Total assets .....	<u>\$101,716 44</u>

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due, number of claims, 9 .....	\$ 232 00
Losses resisted by the company, 3 .....	5,000 00
Total liabilities .....	<u>\$5,232 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886...	3,150	\$6,205,500 00	.....	.....
Policies or certificates written during the year 1887.	3,506	6,836,700 00	390	\$702,000 00
Total .....	6,656	\$13,042,200 00	390	\$702,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	5	\$3,500 00	.....	.....
By lapse .....	2,311	4,575,700 00	.....	.....
Total terminated .....	2,316	\$4,579,200 00	.....	.....
Total policies or certificates in force December 31, 1887 .....	4,340	\$8,463,000 00	390	\$702,000 00

## NATIONAL MUTUAL ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOHN McNULTA, PRESIDENT.

C. W. SCHNEIDER, SECRETARY.

[Located at Bloomington, Ill.; incorporated October 28, 1884; commenced business October 29, 1884.]

## I. INCOME.

Membership fees .....	\$7,305 00
Annual dues .....	2,861 20
Assessments .....	8,479 96
Total paid by members .....	\$18,646 16
Cash received from all other sources, viz: Contributed by officers .....	1,570 00
Total income during the year .....	\$20,216 16
Balance of assets December 31, 1886 .....	2,044 60
Total .....	<u>\$22,260 76</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$4,755 09
Annual payments and assessments returned to members .....	1 74
Total paid to members .....	\$4,756 83
Commissions to agents .....	6,938 85
Salaries and travelling expenses of managers and agents .....	1,121 15
Medical examiner's fees .....	125 00
Salaries and other compensation of officers and other office employes .....	3,976 99
Rent .....	300 00
Advanced to officers and agents to be repaid out of future salaries or commissions .....	401 70
Advertising, \$920.50; blanks and printing, \$1,013.47 .....	1,933 97
All other items, viz: Postage, \$583.18; exchange and express charges, \$156.20; books and stationery, \$493.81; incidentals, \$1,055.88. ....	2,289 07
Total expenses of management .....	\$17,103 03
Total disbursements .....	\$21,859 86
Balance—invested in the following assets— .....	\$400 90

## III. ASSETS.

Cash in office .....	\$360 22
Cash deposited in bank .....	40 68
Agents' ledger balances .....	404 70
All other invested assets, viz: Books and stationery .....	485 00
Total invested assets .....	\$1,290 60
Mortuary assessments due and unpaid on memberships in force .....	\$1,402 65
Mortuary assessments not yet due .....	2,957 90
Total due from members .....	\$4,360 55
Total assets .....	\$5,651 15

## IV. LIABILITIES.

Losses due and unpaid .....	\$1,653 98
Claims and death losses not due .....	993 48
Losses resisted by the company .....	290 57
Total liabilities .....	\$2,938 03

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business '87. No.	Amount.	Business in Ill. '87. No.	Amount.
Policies or certificates in force December 31, 1886 .....	2,791	\$3,835,000 00	2,498	\$3,044,500 00
Policies or certificates written during the year '87 .....	1,461	1,037,400 00	1,104	886,900 00
Total .....	4,252	\$4,872,400 00	3,602	\$3,931,400 00
Deduct number and amount terminated during the year 1887—				
By death .....	None.			
By surrender .....	203	\$304,500 00	194	\$289,650 00
By lapse .....	2,685	3,584,475 00	2,487	3,091,425 00
Total terminated .....	2,888	\$3,888,975 00	2,681	\$3,381,075 00
Total policies or certificates in force December 31, 1887 .....	1,364	\$983,425 00	921	\$550,325 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	10	310 56	10	310 56
Losses and claims on policies or certificates incurred during the year 1887 .....	238	8,550 69	192	7,403 08
Total .....	248	\$8,861 25	202	\$7,713 64
Losses and claims on policies or certificates paid during the year 1887 .....	161	\$6,204 44	127	5,375 68
Average amount paid on each policy or certificate .....	1 death 160 Ind.	355 75 36 55	1 death 126 Ind.	355 75 39 84

## NEW CASTLE MUTUAL ASSESSMENT LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

M. S. MARQUIS, PRESIDENT.

JOHN D. ABDILL, SECRETARY.

[Located at New Castle, Pa.; incorporated May 13, 1885; commenced business  
May 13, 1885.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, C. D. AUSTIN, 2719 Wabash Avenue,  
Chicago, Ill.

## I. INCOME.

Membership fees .....	\$5,400 00	
Annual dues .....	5,324 18	
Assessments .....	24,184 97	
Medical examiner's fees .....	1,200 00	
Total paid by members .....	\$36,109 15	
Cash received from all other sources .....	386 00	
Total income during the year .....	\$36,495 15	
Balance of assets December 31 1886 .....	23,045 12	
Total .....	\$59,540 27	

## II. DISBURSEMENTS.

Losses and claims .....	\$12,850 00	
Total paid to members .....	\$12,850 00	
Commissions to agents .....	7,170 89	
Salaries and traveling expenses of managers and agents .....	3,751 46	
Medical examiner's fees .....	1,204 00	
Salaries and other compensation of officers and other office employees .....	1,444 07	
Rent .....	180 00	
Advanced to agents to be repaid out of future salaries or commissions .....	3,655 93	
Books and printing .....	1,439 11	
All other items, viz: Postage, express and telegraphing, \$555.18; attorney's fees, \$176.75 .....	731 93	
Total expenses of management .....	\$19,577 39	
Total disbursements .....	\$32,427 39	
Balance invested in the following assets— .....	\$27,112 88	

## III. ASSETS.

Cash in office, call loans .....	\$6,000 00	
Cash deposited in bank .....	17,842 95	
Agents' ledger balances .....	3,269 93	
Total invested assets .....	\$27,112 88	
Due from members for claims not yet assessed .....	\$6,327 97	
Mortuary assessments due and unpaid on memberships in force .....	1,396 59	
Mortuary assessments not yet due .....	5,407 66	
Total due from members .....	\$13,132 22	
Deduct estimated cost of collection .....	656 61	12,475 61
Total assets .....		\$39,588 49

## IV. LIABILITIES.

Claims and death losses not due, 7.....	\$16,600 00
To officers or others for advances on account of expenses of organization.....	4,868 04
Total liabilities.....	<u>\$21,468 04</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business, '87		Business in Ill., '87.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886	1,959	\$4,691,500 00	188	\$623,500 00
Policies or certificates written during the year 1887	1,200	2,136,750 00	109	245,000 00
Total.....	3,159	\$6,828,250 00	297	\$868,500 00
Deduct number and amount terminated during the year 1887—				
By death.....	14	\$31,500 00	2	\$3,000 00
By lapse.....	786	2,316,000 00	82	270,000 00
Total terminated.....	800	\$2,347,500 00	84	\$273,000 00
Total policies or certificates in force December 31, 1887.....	2,359	\$4,480,750 00	213	\$595,500 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	None.			
Losses and claims on policies or certificates incurred during the year 1887.....	14	31,500 00	.....	.....
Losses and claims on policies or certificates paid during the year 1887.....	8	12,850 00	.....	.....

## NEW HOME LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

AMOS WATTS, PRESIDENT.

C. M. FORMAN, SECRETARY.

[Located at Nashville, Ill.; incorporated March 12, 1884; commenced business April 1, 1884.]

## I. INCOME.

Membership fees.....	\$59 80
Annual dues.....	3,615 90
Assessments.....	56,384 91
Total paid by members.....	\$60,060 61
Cash received from all other sources, viz: Advances and previous shortage fund.....	1,718 34
Total income during the year.....	\$61,778 95
Balance of assets December 31, 1886.....	6,467 98
Total.....	<u>\$68,246 93</u>



## II. DISBURSEMENTS.

Losses and claims.....	\$58,118 24
Annual payments and assessments returned to members.....	48 50
Total paid to members.....	\$58,166 74
Commissions to agents.....	1,062 44
Salaries and other compensation of officers and other office employes. ....	2,570 90
Printing and postage.....	1,482 53
All other items, viz: Advance and expense fund .....	1,823 30
Total expenses of management.....	\$6,939 17
Total disbursements.....	\$65,105 91
Balance—invested in the following assets—.....	\$3,141 02

## III. ASSETS.

Cash in office.....	\$3,141 02
Total invested assets.....	\$3,141 02
Due from members for claims not yet assessed .....	16,000 00
Total assets.....	\$19,141 02

## IV. LIABILITIES.

Losses due and unpaid, 2.....	\$5,000 00
Claims and death losses not due, 6.....	11,000 00
Amount of other liabilities, viz: Borrowed money .....	1,000 00
Total liabilities .....	\$17,000 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	3,446	\$7,510,000 00	3,446	\$7,510,000 00
Policies or certificates written during the year 1887.....	797	1,167,000 00	705	1,051,000 00
Total.....	4,243	\$8,677,000 00	4,151	\$8,561,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	23	52,000 00	23	52,000 00
By surrender.....	20	32,000 00	19	30,000 00
By lapse .....	1,090	2,103,000 00	1,087	2,099,000 00
Total terminated.....	1,133	\$2,187,000 00	1,129	\$2,181,000 00
Total policies or certificates in force December 31, 1887 .....	3,110	\$6,490,000 00	3,022	\$6,380,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	12	30,000 00	12	30,000 00
Losses and claims on policies or certificates incurred during 1887 .....	23	52,000 00	23	52,000 00
Total.....	35	\$82,000 00	35	\$82,000 00
Losses and claims on policies or certificates paid during the year 1887 .....	27	\$51,250 26	27	\$51,250 26
Average amount paid on each policy or certificate .....	....	1,898 15	.....	1,898 15

## NORTH AMERICAN ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

RICHARD S. TUTHILL, PRESIDENT.

W. G. FARRAR, SECRETARY.

located at Chicago, Ill.; incorporated May 13, 1886; commenced business June 15, 1886.]

## I. INCOME.

Membership fees .....	\$1,100 00
Annual dues.....	1,115 00
Assessments.....	1,049 80
Total paid by members.....	\$3,264 80
Total income during the year .....	\$3,264 80
Balance of assets December 31, 1886.....	83 30
Total .....	<u>\$3,348 10</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$887 03
Total paid to members.....	\$887 03
Commissions to agents .....	1,100 00
Salaries and other compensation of officers and other office employes .....	725 00
Rent.....	100 00
Blanks and printing.....	215 00
All other items, viz: Stamps and incidentals .....	75 00
Total expenses of management.....	\$2,215 00
Total disbursements.....	<u>\$3,102 03</u>
Balance, invested in the following assets—.....	<u>\$246 07</u>

## III. ASSETS.

Cash deposited in bank .....	\$246 07
Total assets.....	<u>\$246 07</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	304	\$900,000 00
Policies or certificates written during the year 1887.....	550	1,152,000 00
Total.....	854	\$2,052,000 00
Deduct number and amount terminated during the year 1887:		
By lapse.....	154	\$308,000 00
Total terminated.....	154	\$308,000 00
Total policies or certificates in force December 31, 1887.....	700	1,744,000 00
Losses and claims on policies or certificates paid during the year 1887, weekly indemnity claims.....	....	887 03

## NORTH AMERICAN MUTUAL BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOSEPH N. BARKER, PRESIDENT.

WILLIAM G. FARRAR, SECRETARY.

[Located at Chicago, Ill.; incorporated April, 1880; commenced business August, 1880.]

## I. INCOME.

Membership fees.....	\$1,834 32
Annual dues.....	7,955 70
Assessments.....	31,403 48
Medical examiner's fees.....	1,361 00
Total paid by members.....	\$42,554 50
Total income during the year.....	\$42,554 50
Balance of assets December 31, 1886.....	13,940 87
Total.....	\$56,495 37

## II. DISBURSEMENTS.

Losses and claims.....	\$29,925 80
Total paid to members.....	\$29,925 80
Commissions to agents.....	960 95
Salaries and traveling expenses of managers and agents.....	75 00
Medical examiners' fees.....	1,361 00
Salaries and other compensation of officers and other office employees.....	3,441 16
Rent.....	900 00
Advertising, \$1,413.38; blanks and printing, \$2,120.61.....	3,533 99
All other items, viz: Incidental expenses.....	956 86
Total expenses of management.....	\$11,228 96
Total disbursements.....	\$41,154 76
Balance invested in the following assets—.....	\$15,340 61

## III. ASSETS.

Cash in office.....	\$285 96
Cash deposited in bank .....	15,054 65
Total invested assets.....	\$15,340 61
Total assets.....	\$15,340 61

## IV. LIABILITIES.

Losses due and unpaid, 5.....	\$3,726 00
Losses resisted by the company.....	725 00
Total liabilities.....	\$4,451 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	2,001	\$5,454,500 00
Policies or certificates written during the year 1887 .....	1,361	3,491,000 00
Total. ....	3,362	\$8,945,500 00
Deduct number and amount terminated during the year 1887—		
By death .....	32	77,500 00
By lapse.....	652	1,672,000 00
Total terminated.....	684	\$1,749,500 00
Total policies or certificates in force December 31, 1887.....	2,678	\$7,196,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	32	33,651 80
Losses and claims on policies or certificates paid during the year 1887.....	26	29,925 80

## NORTHWESTERN LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

PETER WHITMER, PRESIDENT.

GEORGE F. DICK, SECRETARY.

[Located at Bloomington, Ill.; incorporated October 25, 1881; commenced business  
December 10, 1881.]

## I. INCOME.

Membership fees.....	\$2,330 30
Annual dues .....	7,079 50
Assessments.....	95,829 00
Total paid by members .....	\$105,238 80
Total income during the year. ....	\$105,238 80
Balance of assets December 31, 1886.....	4,291 55
Total.....	\$109,530 35



## II. DISBURSEMENTS.

Losses and claims .....		\$85,312 57
Total paid to members .....	\$85,312 57	
Commissions to agents .....		1,172 68
Commissions and fees retained by or paid to officers and directors.....		7,899 80
Salaries and traveling expenses of managers and agents .....		2,445 21
Medical examiner's fees .....		136 75
Salaries and other compensation of officers and other office employes.....		1,335 00
Taxes .....		236 75
Rent .....		450 00
Blanks and printing .....		618 60
All other items, viz: Postage and exchange, \$1,190.05; fuel, \$38.75; gas, \$10.20; janitor, \$48.00; attorney's fees, \$1,082.20; court costs, \$675.75; sundries, \$56.95; two per cent. to treasurer, \$2,058.17 .....		5,160 07
Total expenses of management .....	\$19,454 86	
Total disbursements.....		\$104,767 43
Balance—invested in the following assets—.....		4,762 92

## III. ASSETS.

Cash deposited in bank .....		\$4,762 92
Total invested assets .....		\$4,762 92
Due from members for claims not yet assessed .....	\$46,713 00	
Mortuary assessments due and unpaid on memberships in force .....	633 00	
Mortuary assessments not yet due.....	6,692 00	
Total due from members.....	\$54,038 00	
Deduct estimated cost of collection .....	6,484 56	
		\$47,553 44
Total assets.....		\$52,316 36

## IV. LIABILITIES.

Losses due and unpaid, 20.....		\$36,300 00
Claims and death losses not due .....		3,000 00
Losses resisted by the company .....		10,500 00
Total liabilities.....		\$49,800 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in in Illinois, 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886. 4,612	4,612	\$10,126,500 00	4,244	\$9,805,500 00
Policies or certificates written during the year '87 1,327	1,327	2,580,500 00	866	1,309,000 00
Total.....	5,939	\$12,707,000 00	5,110	\$11,114,500 00
Deduct number and amount terminated during the year 1887:				
By death .....	57	\$111,500 00	51	\$99,000 00
By surrender .....	1	2,000 00	1	2,000 00
By lapse.....	2,060	5,011,500 00	1,822	4,648,000 00
Total terminated.....	2,118	\$5,125,000 00	1,874	\$4,749,000 00
Total policies or certificates in force December 31, 1887 .....	3,821	7,582,000 00	3,236	6,365,500 00
Losses and claims on policies or certificates un- paid December 31, 1886 .....	19	37,200 00	17	32,700 00
Losses and claims on policies or certificates in- curred during the year 1887.....	57	111,500 00	51	99,000 00
Total.....	76	\$148,700 00	68	\$131,700 00
Losses and claims on policies or certificates paid during the year 1887.....	50	85,312 57	45	85,202 57
Average amount paid on each policy or certificate —Class A.....	44	1,897 14	39	2,137 54
Average amount paid on each policy or certificate Class B.....	6	306 28	6	306 28

## NORTHWESTERN MASONIC AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

DANIEL J. AVERY, PRESIDENT.

JAMES A. STODDARD, SECRETARY.

[Located at Chicago, Ill.; incorporated June 27, 1874; commenced business July, 1874.]

## I. INCOME.

Membership fees.....	\$84,555 00
Assessments.....	1,090,303 56
Received from members to pay future assessments .....	4,054 61
Total paid by members.....	\$1,178,913 17
Interest.....	219 76
Cash received from all other sources, viz: Changing certificates, \$316.50; reinstatement surplus, \$1,452.50; outstanding accounts, \$1,438.83.....	3,207 83
Total income during the year.....	\$1,182,340 76
Balance of assets December 31, 1886 .....	195,983 27
Total.....	<u>\$1,378,324 03</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$974,775 00
Total paid to members.....	\$974,775 00
Commissions to agents.....	60,213 10
Salaries and traveling expenses of special agents.....	4,133 94
Medical examiner's fees.....	12,315 00
Salaries and other compensation of officers and other office employees.....	74,606 06
Rent.....	6,737 01
Advertising, \$1,685.09; stationery and printing, \$9,039.29 .....	10,724 38
All other items, viz: Rejected applications, \$10,487.00; suspense account, \$1,316.20; bad debts, \$541.48; postage, \$11,114.77; collection of assessments, \$4,374.76; traveling expenses, \$5,371.12; vault fittings, \$390.00; printing machine and outfit, \$3,025.79; furniture \$1,057.99; legal expenses, \$162.35; re- fitting office, \$234.72; incidentals, \$4,995.85; sundry accounts from last year, \$402.04.....	43,474 07
Total expenses of management .....	\$212,203 56
Total disbursements.....	<u>\$1,186,978 56</u>
Balance—invested in the following assets—.....	<u>\$191,345 47</u>

## III. ASSETS.

Value of bonds and stocks owned.....	\$52,450 00
Cash in office .....	149 93
Cash deposited in bank .....	136,687 80
Agents' ledger balances .....	1,457 74
Total invested assets.....	<u>\$190,745 47</u>

Interest due and accrued.....		\$747 41
Due from members for claims not yet assessed .....	\$132,000 00	
Mortuary assessments not yet due.....	19,759 55	
Total due from members.....		151,759 55
All other assets, viz: Office furniture, etc., estimated .....		4,000 00
Total assets.....		\$347,252 43

## IV. LIABILITIES.

Losses due and unpaid, 16.....	\$38,250 00
Losses reported for which assessments have not been made, 20.....	58,000 00
Losses reported to the company, 25—no proofs.....	75,000 00
Amount of other liabilities, viz: Advances to pay future assessments, \$50,611.18; suspense account balance, \$976.25; sundry accounts, \$1,438.83...	53,026 25
Total liabilities.....	\$224,276 25

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificate in force December 31, 1886 .....	37,020	\$106,937,000 00	5,374	\$17,427,000 00
Policies or certificates written during the year 1887.....	8,384	23,144,500 00	1,020	2,902,500 00
Total.....	45,404	\$130,081,500 00	6,394	\$20,329,500 00
Deduct number and amount terminated during the year 1887—				
By death .....	328	\$998,500 00	58	\$202,000 00
By lapse .....	3,833	11,027,500 00	426	1,313,000 00
Total terminated .....	4,161	\$12,026,000 00	484	\$1,515,000 00
Total policies or certificates in force December 31, 1887.....	41,243	\$118,055,500 00	5,910	\$18,814,500 00
Losses and claims on policies or certificates un- paid December 31, 1886.....	58	165,200 00	5	16,000 00
Losses and claims on policies or certificates in- curred during the year 1887.....	328	998,500 00	58	202,000 00
Total.....	386	\$1,163,700 00	63	\$218,000 00
Surrendered certificates 1887 .....		17,675 00		
Losses and claims on policies or certificates paid during the year 1887.....	325	\$974,775 00	54	\$193,500 00
Average amount paid on each policy or certifi- cate.....		2,999 30		3,583 33

## NORTHWESTERN SAFETY FUND LIFE SOCIETY.

YEAR ENDING DECEMBER 31, 1887.

ALEXANDER H. DARROW, PRESIDENT.

W. C. HICKOX, SECRETARY.

[Located at Chicago, Ill.; incorporated October 11, 1886; commenced business  
October 11, 1886.]

## I. INCOME.

Membership fees.....	"a"
Annual dues.....	\$3,941 00
Assessments including advance assessment on new members.....	2,696 72
Assessments—safety fund, \$2,246.00; reserve fund, \$247.44.....	2,493 44
Total paid by members.....	\$9,131 16
Cash received from all other sources, viz: Advanced by officers.....	52 90
Total income during the year.....	\$9,184 06
Balance of assets December 31, 1886.....	1,484 74
Total.....	<u>\$10,668 80</u>

## II. DISBURSEMENTS.

* Losses and claims.....	\$1,000 00
Dues refunded.....	11 00
Total paid to members.....	\$1,011 00
Commissions to agents.....	1,042 63
Salaries and traveling expenses of managers and agents.....	1,085 43
Medical examiner's fees.....	155 20
Salaries and other compensation of officers and other office employes.....	456 50
Rent.....	480 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	174 38
Advertising, \$77.19; blanks and printing, \$343.56.....	420 75
All other items, viz: Postage and sundry office items.....	142 90
Total expenses of management.....	\$3,957 79
Total disbursements.....	<u>\$4,968 79</u>
Balance—invested in the following assets—.....	<u>\$5,700 01</u>

## III. ASSETS.

Cash in office.....	\$45 43
Cash deposited in bank.....	5,654 58
Total invested assets.....	<u>\$5,700 01</u>
Total assets.....	<u>\$5,700 01</u>



## IV. LIABILITIES.

To officers or others for advances on account of expenses of organization	\$3,516 89
Total liabilities.....	<u>\$3,516 89</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	1,115	\$1,115,000 00
Policies or certificates written during the year 1887.....	577	577,000 00
Total.....	1,692	\$1,692,000 00
Deduct number and amount terminated during the year 1887:		
By death .....	1	1,000 00
By lapse.....	270	270,000 00
Total terminated.....	271	271,000 00
Total policies or certificates in force December 31, 1887.....	1,421	\$1,421,000 00
Losses and claims on policies or certificates incurred during 1887 ...	1	1,000 00
Losses and claims on policies or certificates paid during the year 1887	1	1,000 00
Average amount paid on each policy or certificate .....	1	733 56

"a" Estimated membership fees, \$865.50, retained by agents, and not included in income or expenditures.

\* This claim was subjected to a reservation, according to the provisions of the certificate, for the creation of a reserve fund.

## NORTHWESTERN TRAVELING MEN'S ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JAMES C. MILLER, PRESIDENT.

CHARLES H. HINMAN, SECRETARY.

[Located at Chicago, Ill.; incorporated July 20, 1876; commenced business July 20, 1876.]

## I. INCOME.

Membership fees.....	\$3,958 00
Assessments.....	142,420 00
Total paid by members.....	\$146,378 00
Cash received from all other sources, viz: Remittances too late to credit on assessment, \$806.00; unsigned remittances, \$16.00; rebate on cashier's bond, \$62.50; sundries, \$5.45.....	889 95
Total income during the year .....	\$147,267 95
Balance of assets December 31, 1886.....	10,089 68
Total.....	<u>\$157,357 63</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$140,000 00
Annual payments and assessments returned to members.....	297 00
Total paid to members.....	\$140,297 00
Medical examiner's fees.....	221 50
Salaries and other compensation of officers and other office employees.....	5,845 00
Rent.....	750 00
Advertising, \$25.00; blanks and printing, \$874.24.....	899 24
All other items, viz: Postage, furniture, gas and other miscellaneous expenses.....	1,827 94
Total expenses of management.....	\$9,543 68
Total disbursements.....	\$149,840 68
Balance—invested in the following assets—.....	\$7,516 95

## III. ASSETS.

Cash in office.....	\$92 95
Cash deposited in bank.....	7,424 00
Total invested assets.....	\$7,516 95
Total assets.....	\$7,516 95

## IV. LIABILITIES.

Losses reported for which assessments have not been made—No. 4.....	\$20,000 00
Total liabilities.....	\$20,000 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31, 1886 .....	3,822	\$19,110,000 00	.....	.....
Policies or certificates written during the year 1887.....	276	1,380,000 00	87	\$435,000 00
Total .....	4,098	\$20,490,000 00	87	\$435,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	29	.....	.....	.....
By lapse.....	164	.....	.....	.....
Total terminated.....	193	\$965,000 00	.....	.....
Total policies or certificates in force December 31, 1887 .....	3,905	\$19,525,000 00	.....	.....
Losses and claims on policies or certificates unpaid December 31, 1886.....	3	15,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1887 .....	29	145,000 00	.....	.....
Total.....	32	\$160,000 00	.....	.....
Losses and claims on policies or certificates paid during the year 1887 .....	28	140,000 00	.....	.....
Average amount paid on each policy or certificate.....	.....	5,000 00	.....	.....

## PRAIRIE STATE BENEFICIARY ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

CHARLES E. ULRICH, PRESIDENT.

ISIDORE MANTZ, SECRETARY.

[Located at Peoria, Ill.; incorporated April 5, 1887; commenced business April 25, 1887.]

## I. INCOME.

Membership fees.....	\$525 00
Annual dues.....	446 00
Assessments.....	924 07
Medical examiner's fees .....	100 00
Total paid by members.....	\$1,995 07
Cash received from all other sources, viz: Advanced by directors for expenses of organization.....	349 50
Total income during the year.....	<u>\$2,344 57</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$112 00
Total paid to members.....	\$112 00
Commissions to agents.....	525 00
Medical examiner's fees—estimated.....	100 00
Salaries and other compensation of officers and other office employes....	138 10
Rent.....	7 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	25 00
Advertising, \$99.75; blanks and printing, \$313.60.....	413 35
All other items, viz: Stamps, fuel, stationery, etc.....	212 05
Total expenses of management.....	\$1,420 50
Total disbursements.....	<u>\$1,532 50</u>
Balance—invested in the following assets—.....	<u>\$812 07</u>

## III. ASSETS.

Cash deposited in bank .....		\$812 07
Total invested assets.....		\$812 07
Reserve assessments due and unpaid on memberships in force.....	\$830 98	
Deduct estimated cost of collection.....	\$83 09	
		747 89
Total assets.....		<u>\$1,559 96</u>

## IV. LIABILITIES.

To officers or others for advances on account of expenses of organization.	\$349 50
Total liabilities.....	<u>\$349 50</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates written during the year 1887 .....	525	\$734,000 00
Deduct number and amount terminated during the year 1887:		
By surrender.....	2	4,000 00
By lapse .....	152	\$156,000 00
Total terminated.....	154	\$160,000 00
Total policies or certificates in force December 31, 1887.....	371	574,000 00
Losses and claims on policies or certificates incurred during the year 1887—disability claims.....	6	112 00
Losses and claims on policies or certificates paid during the year 1887—disability claims only.....	6	112 00



# RAILWAY PASSENGERS' AND FREIGHT CONDUCTORS' MUTUAL AID AND BENEFIT ASSOCIATION OF THE UNITED STATES AND CANADA.

YEAR ENDING DECEMBER 31, 1887.

JOHN W. MALLORY, PRESIDENT.

CHARLES HUNTINGTON, SECRETARY.

[Located at Chicago, Ill.; incorporated December 7, 1874; commenced business  
November 28, 1874.]

## I. INCOME.

Membership fees.....	\$396 00
Assessments.....	46,662 50
Total paid by members.....	\$47,058 50
Interest.....	58 80
Cash received from all other sources, viz: Assessments past due from delinquent members, \$637.50; excursion of association, \$161.97.....	799 47
Total income during the year.....	\$47,916 77
Balance of assets December 31, 1886.....	3,783 28
Total.....	<u>\$51,700 05</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$42,700 00
Total paid to members.....	\$42,700 00
Salaries and other compensation of officers and other office employees. ....	1,440 00
Blanks and printing.....	434 15
All other items, viz: Postage, express, exchange, etc.....	564 26
Total expenses of management.....	\$2,438 41
Total disbursements.....	<u>\$45,138 41</u>
Balance, invested in the following assets—.....	<u>\$6,561 64</u>

## III. ASSETS.

Cash in office .....		\$6,561 64
Total invested assets .....		\$6,561 64
Due from members for claims not yet assessed .....	\$22,500 00	
Mortuary assessments not yet due .....	6,500 00	
Total due from members .....		\$29,000 00
Total assets .....		\$35,561 64

## IV. LIABILITIES.

Claims and death losses not due, 12.. .....	\$29,000 00
Total liabilities .....	\$29,000 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

Total business 1887.		
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	1,336	\$3,340,000 00
Policies or certificates written during the year 1887 .....	198	495,000 00
Total .....	1,534	\$3,835,000 00
Deduct number and amount terminated during the year 1887:		
By death and disabilities .....	20	50,000 00
By surrender, (withdrawn) .....	11	27,500 00
By lapse, (delinquents) .....	129	322,500 00
Total terminated .....	160	\$400,000 00
Total policies or certificates in force December 31, 1887 .....	1,374	3,435,000 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	7	16,700 00
Losses and claims on policies or certificates incurred during the year 1887 .....	20	50,000 00
Total .....	27	\$66,700 00
Losses and claims on policies or certificates paid during the year 1887 .....	18	42,700 00
Average amount paid on each policy or certificate .....		2,500 00

## SECURITY ACCIDENT COMPANY OF CHICAGO,

(Name since changed to "Travellers Preferred Accident Association.")

YEAR ENDING DECEMBER 31, 1887.

LEWIS B. HIBBARD, PRESIDENT.

FLETCHER O. MARSH, SECRETARY.

[Located at Chicago, Ill.; incorporated June 17, 1887; commenced business July 1, 1887.]

## I. INCOME.

Membership fees.....	\$51 00
Assessments.....	914 50
Total paid by members.....	\$965 50
Cash received from all other sources, viz: From officers to expense fund, \$500.00; sale of furniture, \$82.50 .....	582 50
Total income during the year.....	<u>\$1,548 00</u>

## II. DISBURSEMENTS.

Annual payments and assessments returned to members .....	\$11 00
Commissions to agents.....	51 00
Salaries and other compensation of officers and other office employes.....	269 18
Rent .....	229 15
Advertising, \$23.10; blanks and printing, \$208.20.....	231 30
All other items, viz: Furniture, \$86.20; postage, \$28.85; general expense, \$58.82; F. O. Marsh and F. J. Cussey for rent paid by them, \$62.50.....	236 37
Total disbursements.....	<u>\$1,028 00</u>

## III. ASSETS.

Cash in office and in bank.....	\$520 00
Total invested assets.....	<u>\$520 00</u>
Total assets.....	<u>\$520 00</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates written during the year 1887 .....	291	\$1,140,000 00
Deduct number and amount terminated during the year 1887:		
By surrender.....	1	5,000 00
By lapse.....	82	312,500 00
Total terminated.....	83	\$317,500 00
Total policies or certificates in force December 31, 1887.....	208	\$822,500 00

## SCANDINAVIAN MUTUAL AID ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

S. P. A. LINDAHL, PRESIDENT.

NELS NELSON, SECRETARY.

[Located at Galesburg, Ill.; incorporated September 12, 1883; commenced business  
October 26, 1883.]

## I. INCOME.

Membership fees.....	\$6,792 00
Annual dues—assessments for expenses .....	5,494 30
Assessments.....	38,793 35
Medical examiner's fees, paid by members to examiners, cannot state amount .....	
Total paid by members.....	\$51,079 65
Interest .....	60 00
Cash received from all other sources, viz: Re-instatements, \$108.85; ad- vances, \$378.05; previous shortage, \$22.28. ....	509 18
Total income during the year.....	\$51,648 83
Balance of assets December 31, 1886.....	10,858 71
Total.....	\$62,507 54

## II. DISBURSEMENTS.

Losses and claims.....	\$41,000 00
Annual payments and assessments returned to members—advances re- turned.....	367 00
Total paid to members .....	\$41,367 00
Commissions to agents.....	4,813 00
Medical examiner's fees.....	37 00
Salaries and other compensation of officers and other office employes ....	3,402 50
Rent.....	201 20
Advertising, \$469.24; blanks and printing \$271.92; postage and exchange, \$1,001.51.....	1,742 67
All other items, viz: Returned for rejections, \$12.00; office fixtures, \$62.50; traveling expenses, \$294.40; conference and insurance department fees, \$164.00 .....	532 90
Total expenses of management.....	\$10,729 27
Total disbursements .....	\$52,096 27
Balance—invested in the following assets—.....	\$10,411 27



## III. ASSETS.

Value of bonds and stocks owned .....		\$5,010 00	
Cash in office.....		259 76	
Cash deposited in bank .....		4,053 73	
Agents' ledger balances.....		1,012 78	
Total invested assets .....			\$10,336 27
Due from members for claims not yet assessed.....	\$11,500 00		
Mortuary assessments not yet due.....	3,903 35		
Annual payments or premiums in process of collection, not yet due.....	1,553 85		
Total due from members.....	\$16,957 20		
Deduct estimated cost of collection.....	1,000 00		
			15,957 20
Total assets.....			\$26,293 47

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due—number of claims, 3.....	\$4,000 00
Losses for which assessments have not been made—number of claims, 7 ..	11,500 00
For salaries, rent and office expenses .....	921 00
Total liabilities.....	\$16,421 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	3,211	\$5,246,000 00	1,877	\$3,141,000 00
Policies or certificates written during the year 1887.....	1,128	1,621,000 00	668	954,500 00
Total .....	4,339	\$6,867,000 00	2,545	\$4,095,500 00
Deduct number and amount terminated during the year 1887—				
By death .....	31	49,500 00	15	25,500 00
By lapse.....	176	304,500 00	76	138,500 00
Total terminated.....	207	\$354,000 00	91	\$164,000 00
Total policies or certificates in force December 31, 1887.....	4,132	\$6,513,000 00	2,454	\$3,931,500 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	6	7,000 00	4	4,500 00
Losses and claims on policies or certificates incurred during the year 1887 .....	31	49,500 00	15	25,500 00
Total.....	37	\$56,500 00	19	\$30,000 00
Losses and claims on policies or certificates paid during the year 1887.....	27	41,000 00	16	25,000 00
Average amount paid on each policy or certificate. Amount of each certificate paid in full.				

# STATE COUNCIL OF THE CATHOLIC KNIGHTS OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

[ MARCK SHARKEY, PRESIDENT.

J. M. MENKHAUS, SECRETARY.

[Located at Carlyle, Ill.; incorporated January 28, 1884; commenced business  
February 9, 1884.]

## I. INCOME.

Assessments.....		\$12,853 72
Total paid by members.....	\$12,853 72	
Cash received from all other sources, viz: Per capita tax, \$1,549.80; charter fees and supplies, \$312.86 .....		1,862 66
Total income during the year.....		\$14,716 38
Balance of assets December 31, 1886.....		700 63
Total.....		<u>\$15,417 01</u>

## II. DISBURSEMENTS.

Losses and claims .....		\$11,000 00
Total paid to members.....	\$11,000 00	
Salaries and traveling expenses of managers and agents.....		560 87
Salaries and other compensation of officers and other office employes.....		284 70
Rent.....		27 50
Advertising, \$12.00; blanks and printing, \$479.85.....		491 85
All other items, viz: Postage, filing report and stationery, \$115.98; Mileage and per diem state council, \$402.16 .....		518 14
Total expenses of management .....	\$1,883 06	
Total disbursements.....		<u>\$12,883 06</u>
Balance, invested in the following assets—.....		<u>\$2,533 95</u>

## III. ASSETS.

Cash in office .....		\$2,533 95
Total invested assets .....		\$2,533 95
Mortuary assessments due and unpaid on memberships in force.....		2,235 12
Total assets.....		<u>\$4,769 07</u>

## IV. LIABILITIES.

Claims and death losses not due—2.....	\$4,000 00
For salaries, rent and office expenses .....	325 00
Total liabilities.....	<u>\$4,325 00</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois in 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	541	\$887,500 00
Policies or certificates written during the year 1887.....	321	415,500 00
Total.....	861	<u>\$1,303,000 00</u>
Deduct number and amount terminated during the year 1887:		
By death.....	6	11,000 00
By surrender.....	127	214,000 00
By lapse.....		
Total terminated.....	133	<u>\$225,000 00</u>
Total policies or certificates in force December 31, 1887.....	728	1,078,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	8	11,000 00
Losses and claims on policies or certificates paid during the year 1887.....	8	<u>11,000 00</u>

## SUN ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

THOMAS J. ROBINSON, PRESIDENT.

WILLIAM A. SCHMITT, SECRETARY.

[Located at Rock Island, Ill.; incorporated June 7, 1887; commenced business June 7, 1887.]

## I. INCOME.

Membership fees.....	\$1,611 00
Annual dues.....	849 88
Assessments.....	1,552 82
Total paid to members.....	<u>\$4,013 70</u>
Cash received from all other sources, viz: From guarantee fund.....	2,500 00
Total income during the year.....	<u><u>\$6,513 70</u></u>

## II. DISBURSEMENTS.

Losses and claims—losses only.....	\$867 95	
Total paid to members.....	\$867 95	
Commissions and fees to agents.....		1,581 45
Salaries and traveling expenses of managers and agents.....		720 75
Medical examiners' fees.....		30 50
Salaries and other compensation of officers and other office employes, including traveling expenses.....		4,969 40
Rent.....		1,571 15
Advertising, \$96.60; blanks, printing and books, \$541.78.....		150 00
All other items, viz: Furniture and fixtures \$256.85, postage, \$71.50; incidentals, \$45.08.....		638 38
Total expenses of management.....	\$5,065 66	373 43
Total disbursements.....		\$5,933 61
Balance—invested in the following assets—.....		\$580 09

## III. ASSETS.

Cash in office.....		\$7 70
Cash deposited in bank.....		570 29
Agents' ledger balances.....		2 10
All other invested assets, viz: Furniture and fixtures, \$749.55; books, blanks, stationery and material, estimated, \$375.00.....		1,124 55
Total invested assets.....		\$1,704 64
Assessments in process of collection not yet due.....	\$269 05	
Deduct estimated cost of collection.....	12 86	
		256 19
All other assets, viz: Due from guarantee fund assessed and not paid (available) \$1,100.00.....		6,500 00
Due from guarantee fund not yet assessed (available) \$5,400.00.....		
Total assets.....		\$8,460 83

## IV. LIABILITIES.

Losses in process of adjustment and not due, 9 for weekly indemnity only.....	\$127 05
For rent, salaries and office expenses.....	25 00
Amount of other liabilities, viz: Furniture and fixtures.....	492 70
Total liabilities.....	\$644 75

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill., 1887.	
	No.	Amount.
Policies or certificates written during the year 1887.....	756	\$555,500 00
Deduct number and amount terminated during the year 1887—		
By surrender.....	9	
By lapse.....	407	
Total terminated.....	416	\$305,500 00
Total policies or certificates in force December 31, 1887.....	340	250,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	39	867 95
Losses and claims on policies or certificates paid during the year 1887.....	39	867 95
Average amount paid on each policy or certificate, weekly indemnity claims only.....	39	22 26



## UNION COUNTY LIFE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

MONROE G. CRAWFORD, PRESIDENT.

THOMAS J. WATKINS, SECRETARY.

[Located at Jonesboro, Ill.; incorporated May 27, 1887; commenced business June 9, 1887.]

## I. INCOME.

Membership fees.....		\$291 20
Medical examiner's fees.....		130 00
Total paid by members.....	\$421 20	
Total income during the year.....		<u>\$421 20</u>

## II. DISBURSEMENTS.

Commissions to agents .....	\$145 60
Salaries and traveling expenses of managers and agents.....	25 50
Medical examiner's fees.....	130 00
Rent.....	18 00
Advertising, \$4.80; blanks and printing, \$20.00.....	24 80
All other items, viz: Books.....	77 30
Total disbursements.....	<u>\$421 20</u>

## III. ASSETS—NONE.

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Illinois 1887.	
	No.	Amount.
Policies or certificates written during the year 1887.....	260	\$260,000 00
Deduct number and amount terminated during the year—none.		
Total policies or certificates in force December 31, 1887 .....	<u>260</u>	<u>\$260,000 00</u>

# UNION MUTUAL ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

JOHN M. HAMILTON, PRESIDENT.

T. N. MCCAULEY, SECRETARY.

[Located at Chicago, Ill.; incorporated April 14, 1885; commenced business,  
May 1, 1885.]

## I. INCOME.

Membership fees, received at home office, \$2,830.95; retained by agents \$41,674.05.....	\$44,505 00
Annual dues.....	11,962 30
Assessments.....	32,366 75
Total paid by members.....	\$88,834 05
Cash received from all other sources, viz: Advance assessment deposit, \$1,930.28; to credit of agents, \$4.00.....	1,934 28
Total income during the year.....	\$90,768 33
Balance of assets December 31, 1886.....	1,374 63
Total.....	<u>\$92,142 96</u>

## II. DISBURSEMENTS.

Losses and claims.....	\$14,894 70
Total paid to members.....	\$14,894 70
Commissions to agents.....	41,674 05
Salaries and traveling expenses of managers and agents.....	2,752 78
Medical examiner's fees.....	546 00
Salaries and other compensation of officers and other office employes.....	10,151 08
Taxes, \$6.70; commuted commissions, \$474.89.....	481 59
Rent.....	1,516 67
Advanced to officers and agents to be repaid out of future salaries or commissions.....	251 17
Advertising, \$817.08; blanks and printing, \$2,810.70.....	3,627 78
All other items, viz: Sundry expenses, \$1,880.43; profit and loss, \$361.08; postage, \$3,497.28; legal expenses, \$310.76; furniture and fixtures, \$783.35.....	6,832 90
Total expenses of management.....	\$67,834 02
Total disbursements.....	<u>\$82,728 72</u>
Balance—invested in the following assets—.....	<u>\$9,414 24</u>

## III. ASSETS.

Cash in office.....	\$3,657 20
Cash deposited in bank.....	5,757 04
Total invested assets.....	<u>\$9,414 24</u>

Due from members for claims not yet assessed.....	\$49,747 87	
Mortuary assessments not yet due.....	18,204 00	
Annual payments or premiums in process of collection not yet due.....	5,127 70	
Total due from members.....	\$73,079 57	
Deduct estimated cost of collection.....	3,653 98	\$69,425 59
All other assets, viz: furniture and fixtures.....		1,432 36
Total assets.....		\$80,272 19

## IV. LIABILITIES.

Losses in process of adjustment or adjusted and not due, 154 claims.....	\$3,462 30
Losses reported for which assessments have not been made, 3 claims.....	11,500 00
Losses resisted by the company—6 claims.....	25,500 00
To officers or others for advances on account of expenses of organization.....	4,285 57
Amount of other liabilities, viz: Advance assessment deposit.....	2,746 15
Total liabilities.....	\$52,494 02

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.....	3,005	\$12,771,000 00	1,462	\$6,189,000 00
Policies or certificates written during the year 1887.....	8,901	36,535,750 00	1,561	5,913,500 00
Total.....	11,906	\$49,306,750 00	3,023	\$12,102,500 00
Deduct number and amount terminated during the year 1887—				
By death.....	7	\$34,500 00	3	\$13,000 00
By lapse.....	5,831	22,869,500 00	1,371	4,430,500 00
Total terminated.....	5,838	\$22,904,000 00	1,374	4,443,500 00
Total policies or certificates in force December 31, 1887.....	6,068	\$26,402,750 00	1,649	\$7,659,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	125	15,475 30	108	4,672 05
Losses and claims on policies or certificates incurred during the year 1887.....	401	55,595 35	153	18,950 21
Total.....	526	\$71,070 65	261	\$23,622 26
Losses and claims on policies or certificates paid and settled during the year 1887.....	363	25,608 35	214	5,259 41
Average amount paid on each policy or certificate.....		70 71		24 57

# UNION MUTUAL ASSOCIATION OF DETROIT, MICHIGAN.

YEAR ENDING DECEMBER 31, 1887.

CYRUS B. BARNES, PRESIDENT.

CHARLES E. FOOTE, SECRETARY.

[Located at Detroit, Mich.; incorporated September 22, 1879; commenced business November 1, 1879.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, JAMES H. FAIRCHILD, Chicago, Ill.

## I. INCOME.

Membership fees.....	\$4,013 50
Annual dues.....	3,485 50
Assessments.....	55,135 09
Medical examiner's fees are included in membership fees.....	
Total paid by members.....	\$62,634 09
Total income during the year.....	\$62,634 09
Balance of assets December 31, 1886.....	6,218 66
Total.....	\$68,852 75

## II. DISBURSEMENTS.

Losses and claims.....	\$46,350 00
Total paid to members.....	\$46,350 00
Commissions to agents.....	11,612 30
Medical examiner's fees.....	1,339 25
Salaries, traveling expenses and other compensation of officers and other office employes and legal expenses.....	3,924 92
Taxes.....	25 00
Rent.....	504 15
Blanks and printing.....	910 03
All other items, viz: Stationery and sundry office supplies, \$155.85; postage, express and exchange, \$586.47; furniture, \$11.45.....	753 77
Total expenses of management.....	\$19,069 42
Total disbursements.....	\$65,419 42
Balance—invested in the following assets—.....	\$3,433 33



## III. ASSETS.

Cash deposited in bank .....		\$3,433 33
Total invested assets .....		\$3,433 33
Due from members for claims not yet assessed .....	\$9,000 00	
Mortuary and contingent fund assessments not yet due .....	13,583 65	
Annual payments or premiums in process of collection not yet due .....	2,200 00	
Total due from members .....	\$24,783 65	
Deduct estimated cost of collection .....	448 00	24,335 65
All other assets, viz: Due from individuals on account .....		51 59
Total assets .....		\$27,820 57

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due.4.....	\$7,900 00
Losses reported for which assessments have not been made, number of claims. 6.....	9,000 00
Losses resisted by the company—2 claims, \$7,500.00—compromised for .....	4,000 00
Total liabilities .....	\$20,900 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886 .....	2,551	\$4,576,000 00
Policies or certificates written during the year 1887 .....	363	967,500 00
Total .....	2,914	\$5,543,500 00
Deduct number and amount terminated during the year 1887:		
By death .....	29	57,000 00
By lapse or otherwise .....	503	103,800 00
Total terminated .....	532	\$1,095,000 00
Total policies or certificates in force December 31, 1887 .....	2,382	\$4,448,500 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	5	8,500 00
Losses and claims on policies or certificates incurred during 1887 .....	29	57,000 00
Total .....	34	\$65,500 00
Losses and claims on policies or certificates paid during the year 1887 .....	25	46,350 00
Average amount paid on each policy or certificate .....		1,855 00

## UNITED STATES LIFE AND ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

F. L. CRANDELL, PRESIDENT.

W. H. WILLS, SECRETARY.

[Located at Chicago, Ill.; incorporated May 14, 1885; commenced business June 8, 1885.]

## I. INCOME.

Membership fees.....	\$5,741 50
Annual dues.....	2,458 50
Assessments.....	3,358 25
Medical examiner's fees.....	724 50
Total paid by members.....	\$12,282 75
Cash received from all other sources, viz: Advanced by officers.....	30 90
Total income during the year.....	\$12,313 65
Balance of assets December 31, 1886.....	3,362 76
Total.....	\$15,676 41

## II. DISBURSEMENTS.

Losses and claims.....	\$4,053 85
Total paid to members.....	\$4,053 85
Commissions to agents.....	5,725 00
Salaries and traveling expenses of managers and agents.....	25 00
Medical examiner's fees.....	720 00
Salaries and other compensation of officers and other office employees.....	1,212 50
Rent.....	750 00
Advertising, \$89.65; stationery and printing, \$158.15.....	247 80
All other items, viz: Postage, \$245.30; furniture, \$16.00; office sundries, \$80.30; attorney's fees, \$100.00; legal expenses of receivership, \$350.00.....	791 60
Total expenses of management.....	\$9,471 90
Total disbursements.....	\$13,525 75
Balance—invested in the following assets—.....	\$2,150 66

## III. ASSETS.

Cash deposited in bank.....	\$1,798 20
All other invested assets, viz: Furniture, \$223.46; supplies, \$129.00.....	352 46
Total invested assets.....	\$2,150 66

Due from members for claims not yet assessed .....	\$8,791 00
Total assets.....	<u>\$10,941 66</u>

## IV. LIABILITIES.

Losses due and unpaid, 2 deaths, 1 accident.....	\$652 74
Losses in process of adjustment, or adjusted and not due, 6 deaths, 10 accident.....	1,116 70
Losses reported for which assessments have not been made, 4 deaths, 20 accident.....	8,791 00
Losses resisted by the company, 2 deaths, 1 accident.....	4,050 00
Amount of other liabilities, viz: To officers or others for advances on account of expenses of organization .....	30 90
Total liabilities.....	<u>\$14,641 34</u>

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificate in force December 31, 1886 .	276	\$564,000 00	171	\$421,000 00
Policies or certificates written during the year 1887.....	425	725,000 00	177	380,000 00
Total.....	701	\$1,289,000 00	348	\$801,000 00
Deduct number and amount terminated during the year 1887—				
By death.....	15			
By lapse .....	131			
Total terminated .....	146	\$319,000 00	72	\$176,000 00
Total policies or certificates in force December 31, 1887.....	555	\$970,000 00	276	\$625,000 00
Losses and claims on policies or certificates unpaid December 31, 1886.....	26	10,205 30	14	2,852 15
Losses and claims on policies or certificates incurred during the year 1887.....	46	14,610 44	17	8,826 70
Total.....	72	\$24,815 74	31	\$11,678 85
Losses and claims on policies or certificates paid during the year 1887.....	23	4,053 85	14	2,414 55
Average amount paid on each policy or certificate.....		176 25		176 25

## UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

CHARLES B. PEET, PRESIDENT.

JAMES R. PITCHER, SECRETARY.

[Located at New York, N. Y.; incorporated November 3, 1887; commenced business  
November 3, 1887.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, G. G. GERRISH, Chicago, Ill.

## I. INCOME.

Membership fees (estimated to agents, \$50,932.00; received by company \$36,756.05.....	\$36,756 05
Annual dues including arrears of previous years.....	39,519 00
Assessments.....	511,972 68
Total paid by members .....	\$588,247 73
Total income during the year.....	\$588,247 73
Balance of assets December 31, 1886.....	29,709 44
Total.....	\$617,957 17

## II. DISBURSEMENTS.

Losses and claims .....	\$290,244 05
Total paid to members.....	\$290,244 05
Commissions to agents.....	10,156 70
Salaries and traveling expenses of managers and agents.....	7,582 00
Medical examiner's fees.....	12,746 83
Salaries and other compensation of officers and other office employees.....	127,059 54
Taxes.....	2,644 71
Rent.....	10,688 01
Advertising, \$41,841.01; blanks and printing, \$10,223.29.....	52,064 30
All other items, viz: Adjusting and legal expenses, \$9,235.48; furniture, \$2,345.04; books and stationery, \$6,811.91; postage and exchange, \$22,234.48; various miscellaneous expenses, \$13,133.06 .....	53,759 97
Total expenses of management.....	\$276,702 06
Total disbursements.....	\$566,946 11
Balance—invested in the following assets—.....	\$51,011 06



## III. ASSETS.

Cash in office .....		\$1,098 42
Cash deposited in bank .....		43,965 88
Agents' ledger balances .....		5,946 76
Total invested assets .....		\$51,011 06
Annual dues unpaid .....	\$3,827 00	
Assessments in process of collection not yet expired. ....	60,781 00	
Total due from members .....		\$64,608 00
All other assets, viz: Furniture, fixtures and safes. \$15,428.15; stationery, blanks, printed books and material, \$8,000.00 .....		23,428 15
Total assets .....		\$139,047 21

## IV. LIABILITIES.

Losses in process of adjustment, or adjusted and not due .....	\$36,993 00
Losses resisted by the company .....	25,000 00
Amount of all other liabilities, viz: Deposited by members to pay future assessments, \$15,337.68. ....	23,337 68
Miscellaneous bills not due and unrepresented, estimated at, \$8,000.00 .....	
Total liabilities .....	\$85,330 68

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in in Illinois, 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886. 32,407		\$158,785,000 00	1,795	\$8,641,000 00
Policies or certificates written during the year '87. 27,836		129,685,000 00	2,557	11,790,000 00
Total .....	60,243	\$288,470,000 00	4,352	\$20,431,000 00
Deduct number and amount terminated during the year 1887:				
By death, by accident .....	23			
By surrender and lapse. ....	19,101			
Total terminated .....	19,124	\$87,859,500 00	1,392	\$6,751,250 00
Total policies or certificates in force December 31, 1887 .....	41,119	200,610,500 00	2,960	13,679,750 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....		65,992 96	12	10,625 99
Losses and claims on policies or certificates incurred during the year 1887 .....		286,244 09	146	17,941 76
Total .....		\$352,237 05	158	\$28,567 75
Losses and claims on policies or certificates paid during the year 1887 .....		290,244 05	151	24,053 47

# UNITED STATES RAILWAY MAIL SERVICE MUTUAL BENEFIT ASSOCIATION.

YEAR ENDING DECEMBER 31, 1887.

E. B. MCKEE, PRESIDENT.

SAMUEL K. BAUGHMAN, SECRETARY.

[Located at Camp Point, Ill.; incorporated November 17, 1880; commenced business  
November 17, 1880.]

## I. INCOME.

Membership fees .....	\$592 00
Annual dues .....	258 00
Assessments .....	1,930 00
Total paid by members .....	\$2,780 00
Total income during the year .....	\$2,780 00
Balance of assets December 31, 1886 .....	581 62
Total .....	<u>\$3,361 62</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$1,911 50
Total paid to members .....	\$1,911 50
Commissions to agents .....	174 00
Salaries and other compensation of officers and other office employes. ....	525 00
Advertising, blanks and printing .....	177 25
All other items, viz: Postage, \$169.27; exchange and money orders, \$19.88; bond of secretary and treasurer, \$30.00; all other expenses, \$48.44. ....	267 59
Total expenses of management .....	\$1,143 84
Total disbursements .....	<u>\$3,055 34</u>
Balance invested in the following assets— .....	<u>\$306 28</u>

## III. ASSETS.

Cash deposited in bank .....	\$306 28
Total invested assets .....	<u>\$306 28</u>
Total assets .....	<u>\$306 28</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business 1887.		Business in Illinois 1887.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	455	.....	32	.....
Policies or certificates written during the year 1887.....	360	.....	3	.....
Total.....	815	.....	35	.....
Deduct number and amount terminated during the year 1887—				
By death.....	2	.....		.....
By lapse.....	26	.....	3	.....
Total terminated.....	28	.....	3	.....
Total policies or certificates in force December 31, 1887.....	787	.....	32	.....
Losses and claims on policies or certificates incurred during the year 1887.....	2	.....		.....
Losses and claims on policies or certificates paid during the year 1887.....	2	1,911 50		.....
Average amount paid on each policy or certificate.....		955 75		.....

## UNIQUE BROTHERHOOD.

[Formerly "Perpetual League of Protection, Ashley, Ill.]

YEAR ENDING DECEMBER 31, 1887.

R. R. DONNELLEY, PRESIDENT.

EDWARD G. FISH, SECRETARY.

[Located at Chicago, Ill.; incorporated April 7, 1884; commenced business April 20, 1884.]

## I. INCOME.

Membership fees.....	\$385 40
Assessments.....	672 54
Medical examiner's fees.....	206 00
Total paid by members.....	\$1,263 94
Cash received from all other sources, viz: Advanced by the trustees.....	3,726 58
Total income during the year.....	\$4,990 52

## II. DISBURSEMENTS.

Losses and claims .....	\$205 60
Total paid to members.....	\$205 60
Commissions to agents .....	369 47
Salaries and traveling expenses of managers and agents.....	597 57
Medical examiners' fees .....	206 00
Salaries and other compensation of officers and other office employes .....	160 00
Rent.....	60 00
Advanced to officers and agents to be repaid out of future commissions...	2,084 78
Advertising, \$68.50; blanks and printing, \$348.25 .....	416 75
All other items, viz: Postage, \$20.97; sundry expenses, \$171.70; express and telegrams, \$17.79; expense of collecting assessments, \$51.40 .....	261 86
Total expenses of management.....	\$4,456 43
Total disbursements .....	\$4,662 03
Balance—invested in the following assets— .....	\$328 49

## III. ASSETS.

Cash in office.....	\$37 62
Cash deposited in bank .....	290 87
Agents' ledger balances .....	2,084 78
Total invested assets.....	\$2,413 27
Annual payments or premiums due and unpaid on memberships in force ..	588 05
Total assets.....	\$3,001 32

## IV. LIABILITIES.

To officers or others for advances on account of expenses of organization .....	\$3,726 58
Total liabilities.....	\$3,726 58

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Business in Ill. 1887.	
	No.	Amount.
Policies or certificates in force December 31, 1886.....	52	\$52,000 00
Policies or certificates written during the year 1887 .....	205	181,600 00
Total. ....	257	\$233,600 00
Weekly benefit.....		548 00
Deduct number and amount terminated during the year 1887—		
By surrender.....	35	.....
By lapse.....	17	.....
Total terminated.....	52	\$52,000 00
Total policies or certificates in force December 31, 1887.....	205	\$181,600 00
Weekly benefit.....		548 00
Losses and claims on policies or certificates unpaid December 31, 1886, disability.....		40 00
Losses and claims on policies or certificates incurred during the year 1887, disability.....		165 60
Total disability.....		\$205 60
Losses and claims on policies or certificates paid during the year 1887, disability.....		205 60



# WESTERN UNION MUTUAL LIFE AND ACCIDENT SOCIETY OF THE UNITED STATES.

YEAR ENDING DECEMBER 31, 1887.

WILLIAM H. BRACE, PRESIDENT.

LYMAN M. THAYER, SECRETARY.

[Located at Detroit, Mich.; incorporated February 14, 1880; commenced business  
March 3, 1880.]

ATTORNEY FOR SERVICE OF PROCESS IN ILLINOIS, CURTIS H. REMY, Chicago, Ill.

## I. INCOME.

Membership fees .....	\$36,690 00
Annual dues .....	35,712 50
Assessments .....	146,316 01
Total paid by members .....	\$218,718 51
Total income during the year .....	\$218,718 51
Balance of assets December 31 1886 .....	26,893 19
Total .....	<u>\$245,611 70</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$136,500 00
Total paid to members .....	\$136,500 00
Commissions to agents .....	42,159 56
Salaries and traveling expenses of managers and agents .....	12,055 43
Medical examiner's fees .....	3,424 50
Salaries of medical director and office employes .....	6,262 84
Taxes .....	7 83
Rent .....	1,201 92
Advertising, \$797.18; blanks and printing, \$897.31 .....	1,694 49
All other items, viz: Postage, exchange, collection fees, attorneys fees, and office incidentals .....	5,595 93
Total expenses of management .....	\$72,402 50
Total disbursements .....	<u>\$208,902 50</u>
Balance invested in the following assets— .....	<u>\$36,709 20</u>

## III. ASSETS.

Cash deposited in bank .....		\$36,709 20
Total invested assets .....		\$36,709 20
Advanced death premiums due and unpaid on memberships in force .....	\$136 53	
Mortuary assessments not yet due .....	52,519 80	
Advance expense premiums due and unpaid on memberships in force .....	600 00	
Total due from members .....	\$53,256 33	
Deduct estimated cost of collection .....	400 00	
		52,856 33
Total assets .....		\$89,565 53

## IV. LIABILITIES.

Losses adjusted and not due, 4 .....	\$17,500 00
Total liabilities .....	\$17,500 00

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business '87.		Business in Ill. '87.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1886.	3,897	\$19,087,500 00	758	\$3,772,500 00
Policies or certificates written during the year '87.	1,235	6,062,500 00	230	1,152,500 00
Total .....	5,132	\$25,150,000 00	988	\$4,925,000 00
Deduct number and amount terminated during the year 1887—				
By death .....	29	147,500 00	5	25,000 00
By lapse .....	316	1,505,000 00	84	402,500 00
Total terminated .....	345	\$1,652,500 00	89	\$427,500 00
Total policies or certificates in force December 31, 1887 .....	4,787	\$23,497,500 00	899	\$4,497,500 00
Losses and claims on policies or certificates unpaid December 31, 1886 .....	2	10,000 00		
Losses and claims on policies or certificates incurred during the year 1887 .....	29	147,500 00	5	21,500 00
Total .....	31	\$157,500 00	5	\$21,500 00
Losses and claims on policies or certificates paid during the year 1887 .....	27	136,500 00	5	21,500 00

# WIDOWS' AND ORPHANS' BENEFICIARY ASSOCIATION OF THE ANCIENT ORDER OF HIBERNIANS OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1887.

THOMAS FLOOD, PRESIDENT.

STEPHEN CARMODY, SECRETARY.

Located at Chicago, Ill.; incorporated November 4, 1885; commenced business  
September 1, 1885.]

## I. INCOME.

Annual dues.....	\$516 90
Assessments.....	8,000 00
Total paid by members.....	\$8,516 90
Total income during the year.....	\$8,516 90
Balance of assets December 31, 1886.....	178 59
Total .....	<u>\$8,695 49</u>

## II. DISBURSEMENTS.

Losses and claims .....	\$8,000 00
Annual payments and assessments returned to members .....	4 00
Total paid to members.....	\$8,004 00
Salaries and other compensation of officers and other office employes .....	425 00
Advertising, blanks and printing.....	154 85
All other items, viz: Books and stationery.....	108 79
Total expenses of management.....	\$688 64
Total disbursements.....	<u>\$8,692 64</u>
Balance, invested in the following assets—.....	<u>\$2 85</u>

## •III. ASSETS.

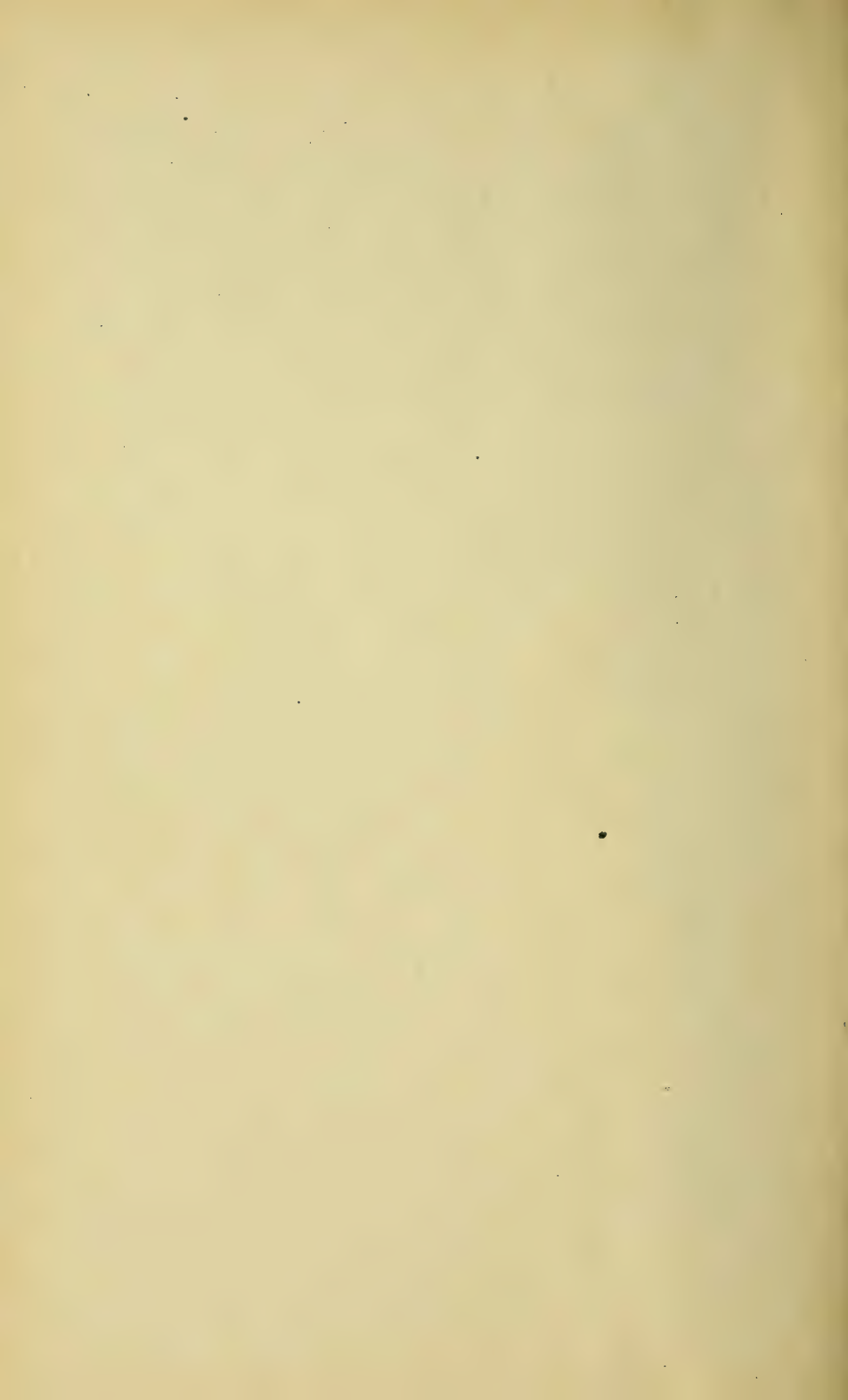
Cash in office.....	\$3 05
Total assets.....	<u>\$3 05</u>

## IV. LIABILITIES—NONE.

## V. EXHIBITS OF CERTIFICATES OR POLICIES.

Business in Ill. 1887.		
	No.	Amount.
Policies or certificates in force December 31, 1886.....	996	\$996,000 00
Policies or certificates written during the year 1887 .....	50	50,000 00
Total.....	1,046	\$1,046,000 00
Deduct number and amount terminated during the year 1887:		
By death .....	7	7,000 00
By lapse.....	138	138,000 00
Total terminated.....	145	\$145,000 00
Total policies or certificates in force December 31, 1887 .....	901	901,000 00
Losses and claims on policies or certificates unpaid December 31, 1886	1	1,000 00
Losses and claims on policies or certificates incurred during the year 1887.....	7	7,000 00
Total.....	8	\$8,000 00
Losses and claims on policies or certificates paid during the year 1887,	8	8,000 00
Average amount paid on each policy or certificate .....		1,000 00





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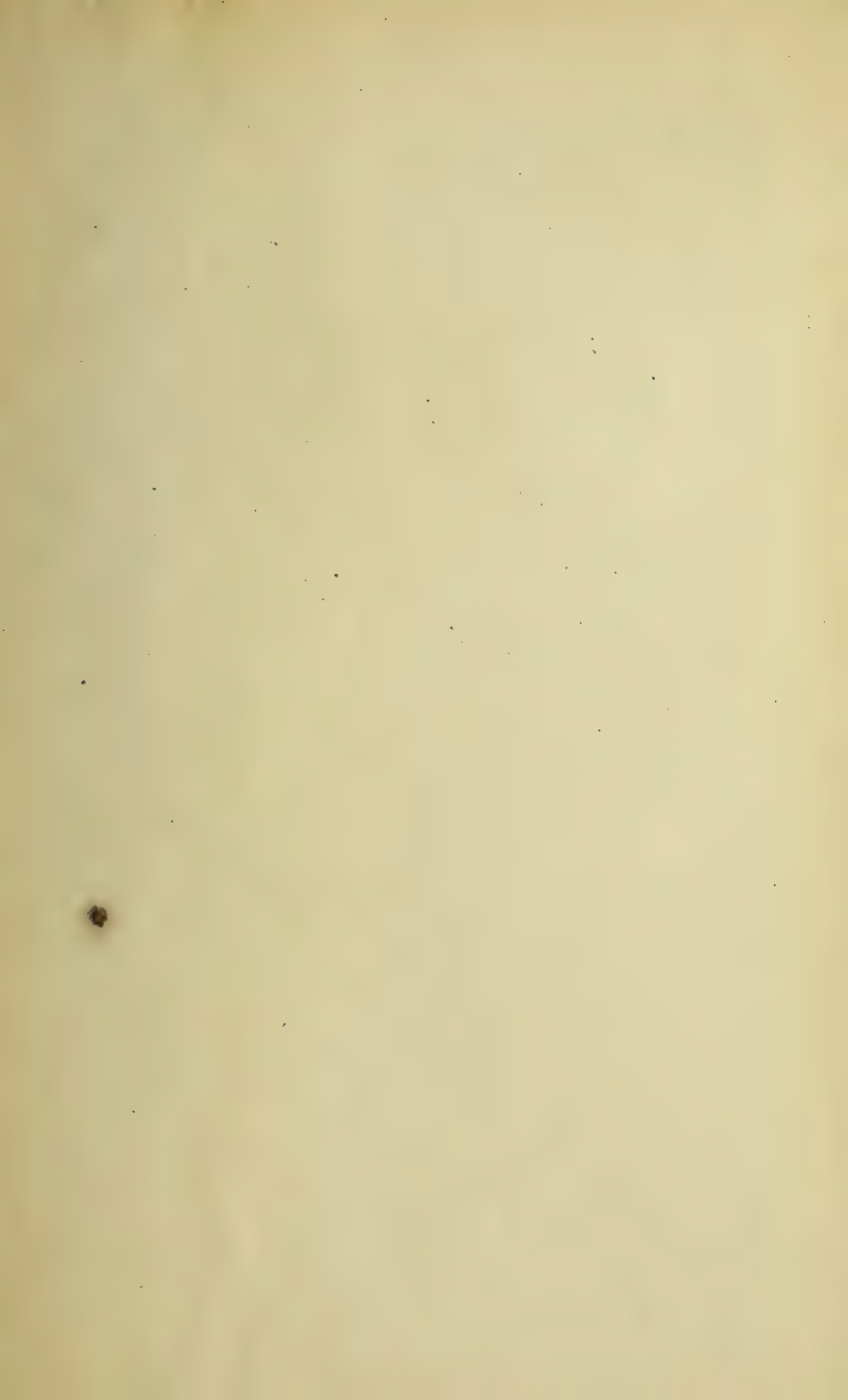
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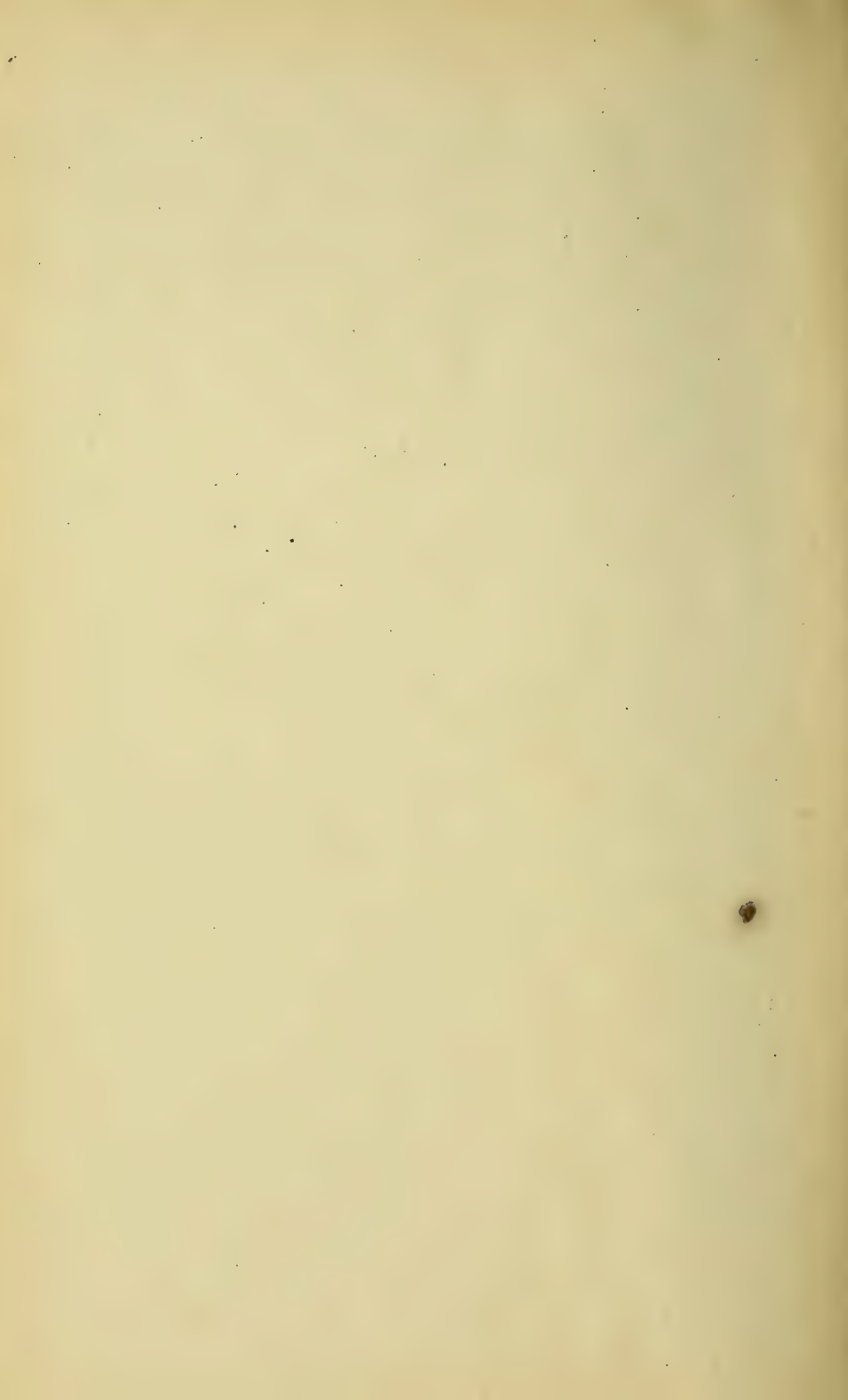
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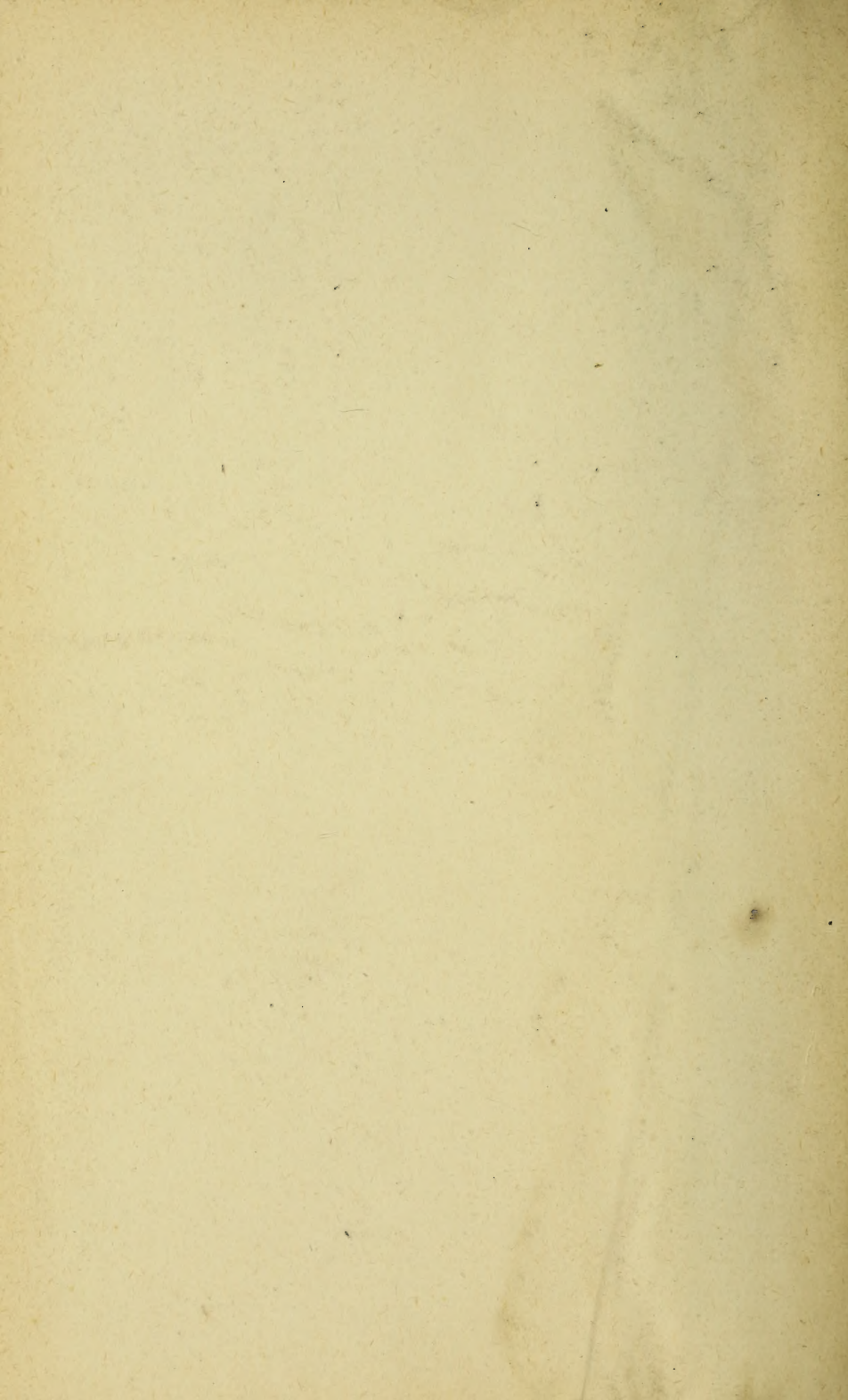
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